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# THE WOMAN WHO SPENDS

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# THE WOMAN WHO SPENDS

# *The Woman Who Spends*

## *A Study of Her Economic Function*

*By Bertha June Richardson, A.B.*
*Holder of the Mary Lowell Stone Fellowship for 1903*

*With an introduction by Ellen H. Richards, A.M.*
*Author of "The Cost of Living"*

> *"In America, where tradition and family play an unimportant part, the great educator is the spending of money."*
> *Mrs. Van Vorst, in "The Woman Who Toils."*

*Second Edition Revised*

*Whitcomb & Barrows*
*Boston .·. 1910*

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# INTRODUCTION TO REVISED EDITION

Six years have passed since this little book was published, years which have emphasized the need of thoughtful spenders in the life of the busy world. Efficiency is the word of the day. Knowing how to work is the test of daily effort and "theories" must meet this test.

The author finds no reason to change the theories as offered in the following chapters, but feels that the question of "How" must be met, however falteringly. The last chapter has been added to meet that just demand, with the hope that those who have patiently read the theories may find some practical help in the application of them to the daily life of spending.

BERTHA JUNE RICHARDSON LUCAS.

February, 1910.

# INTRODUCTION

THE emergence of women from the sphere of production into that of consumption of wealth has brought with it a disturbance of the economic conditions of the Anglo-Saxon world.

During the period of readjustment many upheavals and subsidences have left most women in a very insecure position, and with a great uncertainty as to the right line of action. It is in the hope of clearing the ground of some inherited rubbish and of opening a new vista to thoughtful women that these pages have been written.

Social economics is preëminently a woman's problem, especially if Munsterberg's assertion is widely true that in America it is the women who have the leisure and the cultivation to direct the development of social conditions.

With this opportunity comes corresponding responsibility, and it is as an appeal to the conscience of the women of the land to think on these things that this little book is sent forth.

ELLEN H. RICHARDS.

BOSTON, 1904.

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# SIGHT AND VISION

True economical progress lies in society getting control of natural powers outside of man — not cheap labor, but powerful and adaptable motors, machinery, and transit. This is a kind of cheapening — cheapening of nature, *not man*, which can go on indefinitely.

The resources of the world, natural and historical, may be applied to maintain society generally in beautiful and healthful and good life, or to provide passing gratification, if not worse, to the desire of a few. In either case the consumption circle will be filled with the same value, but the real wealth in the two cases will be widely different.

"*Studies in Economics.*" *William Smart.*

To woman it is given to add many fold to the enjoyment which the wealth products of industry are able to secure.

"*The Economic Function of Woman.*" *Edward T. Devine.*

The economy of right uses depends largely upon the homemaker.

"*Elementary Principles of Economics.*" *Ely and Wicker.*

# THE WOMAN WHO SPENDS

## CHAPTER I

### SIGHT AND VISION

THERE are many old-fashioned women in the world today, and we are glad of it. One of the correct tastes at present is an appreciation of the "old-fashioned." The world likes old-fashioned things — houses, furniture, china, brass, silver, and women. Yes, we do. Why deny it? And it is not all sentiment, nor is it a fad. In the real love of the old-fashioned, there is always a touch of the personal. Grandfather designed the old house, superintended the building, owned the woodland where the great beams were cut, and made with his own hands many a nook and corner. It may be his only monument, but it stands for grandfather. The tall clock — why, that was one of your earliest friendships. When you were good, what a comfortable tick it had! When you were bad, what moral and spiritual upheaval that know-it-all, I-told-

you-so comment could produce in your soul! It voiced so many things and people; it was grandmother when she read to you on Sabbath afternoons; it was the Bad Man coming right upstairs after you in the dark; it was Santa Claus on Christmas Eve, a dozen ghosts on Hallowe'en; it was joy; it was sorrow; it was your better self; it was the voice of God himself. That clock! It will never be consigned to an antique shop.

But though the love of the old-fashioned house and the old-fashioned clock may not have behind it an association with our own lives, yet there is still the personal touch. We love the work of men's hands, under any conditions, because it is thus we come to know the workers. The old china marks an epoch; the brass candlesticks introduce us to artists of another time. William Morris, that master workman, gives the essence of the love of the old when he says, "In looking at the old house, we please ourselves by thinking of all the generations of men that have passed through it, remembering how it has received their joy and borne their sorrow, and not even their folly has

left sourness upon it."[1] In love for the old-fashioned we are not blind to the mistakes, to the evil conditions of men and things of other days, but we see the best of the past in its relation to the workers of the past, and its possible significance for the workers of today. When we see this, we are looking through the doorway of grandfather's house to the old-fashioned woman standing by the tall clock. What was she? Where does her representative stand today?

Opinions disagree at this point, but out of the strife we are able to gather some interesting facts. The old-fashioned woman was, as we look back to her, a woman who made the most of life as it came to her, who understood her conditions and needs however limited her horizon, and whose wise adaptation to the same had an important place in the work and progress of her time. Her representative in the life of today is the woman who follows these principles in her larger world of opportunities. She is not narrow-minded, nor out of touch with life; she does not

[1] "William Morris." By Elizabeth Luther Cary.

cling to old, useless — mark the word — customs and fashions. She believes that grandfather's house with its big rooms is more comfortable with steam heat than without it. She is living the larger life, the life that does not end at her own hearthstone, but begins there and goes out in sympathy, in interests, and in helpfulness to the world of people and things beyond her threshold.

Not bound, but free, she lives in a community, patient under the criticism such independence is sure to bring. She will not copy her neighbor's lace curtains because they are her neighbor's. She frequently has a dress made over in the house, and, strangest of all, she is wont to have a liking for housekeeping. She is a woman who spends her money carefully, judiciously, as her grandmother did. In olden times, women thought and thought and thought before they spent, often making the spending a burden. Now women often spend, and then think and think and think. Nor does the lack of thought beforehand ease the burden of the results of her spending.

The old-fashioned woman of today gives to the world some of the best things the past offered, but she works with different materials to satisfy different standards. The old mahogany bed seems out of place in a tiny apartment-house bedroom, and the old tall clock is no longer a necessity. For truly times have changed. Every evening at the stroke of nine grandmother stopped on her way to bed and pulled up the weight of today's time, starting tomorrow's on its way. Now noiseless anniversary clocks, wound once a year, keep time's record perfectly.

Yes, conditions have changed, and the whole content of life is different. We are glad if we are wise. Problems now present themselves to women, and are attacked as nobly as were those which terrified and stimulated our grandmothers. But the lesson from the past is ever the same. Success comes only through intelligent understanding of conditions and wise adaptation to them. Woman's success with the problems which the multiplied demands and increased responsibilities of life have brought will

depend upon her understanding of them, her honest effort to meet conditions with the best equipment, and upon her readiness to adapt herself and her methods to the present. Her grandmother's problems will never be hers, but grandmother's dealing with conditions as she knew them may ever be a source of inspiration.

There are many women in the world today who have no claim to be called "old-fashioned"; who have not brought from the past the best, and who seem to stand before the present empty-handed, bewildered, tried, and sorely vexed. They are leaving the high schools and colleges, and taking their places in the life of the world, in city, town, and country; they are young married women struggling with the first problems of home-making; they are mothers whose first and greatest care is to provide a family living out of a fixed allowance, and they are all experiencing failure or discouragement, either through lack of right ideals of life, or, as is far more often the case, through ignorance of the way to make practical application of their ideals. In spite of all,

sometimes because of all, the progress shown in the estimation and higher education of women, they are finding themselves without a firm grasp of the practical side of life. This is seen in the increasing numbers who attend cooking schools and domestic science classes.

When the "servant problem" was first agitated, there prevailed an attitude of condemnation of the servant and sympathy for the mistress. Years of patient study of this subject have wrought a great change. The need of sympathy and understanding between maid and mistress was the first step to be insisted upon by the women who gave careful consideration to the problem. This, to their minds, was to be gained by training of both mistress and maid. The mistress had no right to a servant until she knew the value of time and strength in relation to the work to be done. She could not understand her servant's problems until she understood a servant's duties. On the other hand, the great stream of foreign help flowing into this country needs a guiding which the mistress alone cannot give. Housekeep-

ing is no longer a matter of intuition, but of trained minds and hands. The practical side of life must be given time and thought and study by the women who serve it, and this includes all.

This is an age of confessions. We can imagine some very useful and helpful confessions which might be given to the world of women by women. No one but a woman knows the motives, the plans, the hopes, which actuate a woman in the spending of all she has. Time is generally spent lavishly; effort is seldom given grudgingly. If women see results ahead, they hold nothing back; the hard lessons come when the results prove unworthy of the time, money, and effort spent. Here is where the real economic waste comes in the spending world, not money waste alone, but the waste of time and effort. The latter waste is seldom considered, and until it is the former waste will not be checked. Women have been told for a long time that they do not know the value of money. Granting this, there lies beyond it a lack of knowledge of time value and of effort value. Women need to

connect all three; need to be honest with themselves and learn to put into actual figures the amount of time, money and effort they are constantly spending, and leave the next column for results. The proportion between them will be more convincing than any theorizing.

Here women can help each other. Comparisons of the ways and means of women's spending, a schedule of time, money, and effort, to establish a firm relation between these three to gain the best results for all, are most needed in the woman's spending world. Such a schedule should be formed deliberately, and held to as steadfastly as any law of health. Then there would be visible economic gain. There are women to whom no true and good proportion of these three fundamentals ever comes, because their spending is governed by necessity which drives them hard and fast. But the majority of women are permitted to plan their expenditure of all these things, and a keen realization has come of the importance of intent in the spending of all they have.

Many a woman of training and education

is having edifying experiences, for it is not pleasant to feel, the first year after graduation, that one had better be honest and answer "not prepared." To spend perhaps fifteen years preparing for life, only to find at the end of her first year at home that she has wasted time and energy and has little to show for them is unsatisfactory enough. Her dreams of what seemed so simple those last June days have been proved to be almost chimerical in the face of the world of things which surround her. She finds the old song true, "Things are seldom what they seem." She has not been successful in applying her knowledge to this new world. She has a secret feeling that her mother thinks her more of a hindrance than a help in household matters, and that her father smiles a trifle sarcastically when she has to confess that, although she has kept an account of every penny, she has little to show for the money spent. Thus she begins the hardest lesson yet to be learned, making all the old lessons help her in satisfying the new demands made upon her. Once more she takes down the old, faded

apron and enters the laboratory to make for herself new experiments, taking with her the dusty notebooks, which seem to suggest between their covers some help for the practical, everyday life.

Courses in economics — many girls take them, but the memory of a few vague phrases and a wonder how they ever passed the "exam" is about all that is left to them. One does not overlook the few who are intelligently interested, and who are not only able sometimes to answer a question, but to ask one as well. Those who teach this subject to women find few students whose efficiency or attainments along this line show what woman might do with this subject if she would.

But women have entered intelligently and scientifically into the study of the various branches of biology. The study of life interests everybody, and a knowledge of environment is of practical value to every woman. The biological point of view is, therefore, a good starting point for women's training in other fields. First, because it can be presented simply; and, after all, it

is the great value of any science that out of the maze of special terminology and complex laws principles can be drawn, to be successfully worked out, not in a laboratory, but in the life of the world. Second, because the subject-matter, "life," is that with which in its many forms, physical, intellectual, social, and spiritual, we are constantly striving. The first step from this point of view brings us to the entrance to that other science which deals with the same material.

Economics — why does the term seem forbidding? It has always been a man's subject, dealing with the problems of his activities, a study of the way in which man produces, exchanges, and distributes his wealth — a great field for theory and experiment which has fascinated great thinkers for centuries. But it has not been considered a woman's field. The short chapters in orthodox treatises assigned to the consumption of wealth do not interest women because they are usually clothed in the language of the science, which women as a rule do not understand,

simply because they have not been trained to understand it.

It may not be necessary for all women to understand the laws of production and exchange, but the time has come when women feel the need of study and training in the economics of consumption, otherwise known as the spending of their money. As long as men were the spenders, women were excused for knowing nothing of the laws of spending. Conditions of life made this a natural position for women. Their lives were largely cut off from the outside world of economic activity. The men made the money and retained the right to spend it for the demands of home and family. The idea that women might have the wisdom to make money and to spend it carefully is very recent. When men were the spenders it was but right, for women had then no training beyond that of their own homes, knew little of the work of the world, and no doubt would have wasted much that was saved. Today it is the woman who spends, and upon her rests the responsibility for the standards that govern the

spending for home and community. It is for women to build up that department of economics, so long neglected by the economist, the science of consumption. This, in the woman's world, means the spending of money for life's environment, home, travel, books, music, food, dress, all things included in the living of life.

No one can tell what woman will do with the subject. She may refuse the old terminology. Her first attempts may be laughed at and called unscientific. But nevertheless it will be an earnest endeavor on her part to solve her own hard problems in the best possible way. The results may be simple; that is surely to be desired. Women seem to have a dread of new terms for old familiar things and phases of life. Well-known methods of work become strange and far removed when first renamed. The woman who objects to the application of the biological point of view because of the terminology is not wholly unreasonable. We can all sympathize with the woman who exclaimed: "The laws of consumption are Greek to me. What I want to know is

how to spend my money." A most familiar instance of this feeling is the reluctance with which the revised version of the Bible has been accepted by the majority of people. The new language seemed to hide completely the old meaning for many readers.

Women do not find fault with the way they have come. They wanted what the men had and it was given to them. They want more. When the sweet-faced New England woman, living her quiet life in the old town of Hatfield, stretched out her strong, helpful hands to all the generations of girls to come, by making a woman's college a possibility, she was called a dreamer, a visionary woman, who had better be looked after by some strong-minded man who could put her money to some practical use. That vision realized has given to hundreds of women ideals and standards which have made life full and rich. We would not give up our chance of gaining a vision, but we want to develop with our vision good, clear sight.

There remains the present problem of

the thousands of women whose opportunity for technical training in any school or class has passed; women who have already taken up the responsibilities of the home, who have neither the time nor the inclination to go into any formal work along these lines; women who are spending yearly anywhere from fifteen hundred dollars to ten thousand dollars, the great class of present day spenders whose influence is so strong, whose power in the economic world is beginning to be very keenly felt, and who establish the standards of life for the larger part of society.

How can these spenders be reached? The Federation of Women's Clubs of America represents thousands of women. The organization has struggled up through years of ridicule and criticism. In spite of mistakes it has proved its usefulness, and a study of the growth and progress of its interests makes the scoffer cautious in his condemnation. An "Afternoon with Browning," or an "Evening with Chopin," delightful as such entertainments were, no longer satisfies a woman's club as the sole aim and

purpose of the organization. From subjects of general culture for themselves, the clubs have turned to objects of practical interest to community life, with good results.

The club that has for its object the lighting of the town is to be praised for its spirit of civic responsibility. The club that maintains a model tenement to show the poor women of the community how to have a home, clean, healthy, and pleasant, on their limited incomes, is of positive educational value to society. The club that started to take the interests of its members out of their homes, to give women broader interests, to take them out of themselves, has found that such a journey has only led them back to their own homes. The interest in the broader life of the community has given to women a keener realization of the importance of each individual home and life in that community. The woman's club is teaching women mutual helpfulness as the stepping-stone to mutual advantage along every line, and wise spending of time, effort, and money is now the first consideration of these organizations.

Professor Patten, in his "Theory of Prosperity," makes the following assertion: "The greatest problem for men, after all, is the problem of woman. Men do the work and bear the burden of today, but women shape the men of tomorrow. The outgo of energy toward them creates a store upon which the future can draw." This is true. But women of today shape also the women of tomorrow, and in the light of this responsibility the question of spending is one of their greatest problems. Women have had the vision, and have worked for its realization. Many of the world's most helpful activities have been the results of the visions of women. Could the poor of London, indeed of all England, ever measure the blessings of Mrs. Bosanquet's work and study for the betterment of their condition? How few of the great reforms in the living of life have been apart from the influence of women! Lady Somerset and England's liquor question, Maud Ballington Booth and America's prison reform, the settlements, the day nurseries, the nurses' settlements, all bear witness to their

unsparing activity in the interest of their sisters and their brothers. Great and worthy indeed are such movements, and helpful alike to individual and to society.

Yet the pursuance of these larger aims should not blind the woman to the nearer demands of her own home sphere. We would none of us wish to trip over the small obstacle in the way because our faces are set only toward the end of the road. That end would be gained more quickly and with fewer hurts and mis-steps if we would take heed to our feet that they stumble not over little hindrances. It is sometimes easier to let the vision of the mountain-top on the distant horizon veil our eyes from the commonplace, everyday sights near at hand in the valley. But it is these that we need to look at, to which we must open wide our eyes, if the manifold matters of practical life are to receive the attention they deserve. Let us then train our eyes for both, to behold the vision and to store it up in heart and brain, but at the same time to have the power of clear, uncompromising sight.

# VITAL NEEDS

Strength of desire determines value; hence value is individual and not universal.

Demand means desire backed up by means or purchasing power. *Ely and Wicker, p. 97.*

The disturbance or catastrophe called disease, excluding accidents, is not simply to be met by treatment, although that may be necessary and beneficial, but is to be prevented, and that with so much perfection that it shall altogether become extinct, or remain as a mere historical ghost.

. . . in the earnest hope of the day when men . . . shall find in the study of the natural body the grandest work the human intellect can command.

*"Vita Medica," Sir B. W. Richardson.*

## CHAPTER II

### VITAL NEEDS

"LET your needs rule you; pamper them, you will see them multiply like insects in the sun. The more you give them, the more they demand." These words are from that wise discussion of the "Simple Life," by Charles Wagner. But these needs do not necessarily mean vital needs; rather, the multitude of wants that men develop. By vital needs we mean the primary needs of the physical life, the material things which men must have in order to live, such as food, clothing, shelter, air, and sunlight. We sometimes lose sight of the fact that such vital needs are very simple, and that life will exist when they are most crudely supplied. A rose bush in the garden often surprises us by the way in which it keeps life in its branches long after all care of it has ceased, when the weeds have grown taller than itself and seem to choke it, when little sunlight reaches it and the tiny buds

never bloom. Thus men are able to live under bad conditions, with impure food, dark and unsanitary homes, with perhaps never a ray of sunlight, but only a reflection of it from some narrow court. Not only are men able to live under such conditions, but they toil for money to enable them to spend for these conditions.

The word *life*, however, in the biological world, implies growth and development in some way, along some line, either ascending or descending in the scale. Whether it be the movement up or the sinking back will depend upon the conditions under which the life is lived. Therefore, for our purpose in the question of spending, we may take vital needs to be not only primary needs under any conditions, but those created and supplied under the demands of the very best development of physical life. This extends vital needs to conditions of life, and will include those material things which men must have in order to live under the *best* conditions, such as pure food, healthful clothing, sanitary houses, sufficient air and light. These are essen-

tial to the best development, and in the effort to secure them the majority of people spend two-thirds of their income. Why, when so much time, money, and effort are expended, we do not have the best results in health and happiness is the problem for the spending woman.

One reason for the failure seems to be in the conflicting opinions as to just what the vital needs of life are. The word "needs" has become so closely connected with "wants" that it is hard to discriminate between them. The whole matter is in a hopeless jumble of false values and standards. The woman who spends five thousand dollars a year thinks she has hardly enough to live decently on; one with ten thousand considers that with exercise of proper caution she is just comfortably well off. Yet tomorrow you may meet a woman who has but fifteen hundred dollars, and she actually tells you with conviction that life is worth living now that the question of need is behind her! "Needs," to such, have become a variable, determined by the number of desires the size of their

incomes permits them to satisfy, and the satisfaction of these desires may or may not supply rightly the vital needs of life.

From this we learn that while the physical standards are the same for all, *i. e.*, the physical needs of life are the same, yet the standards of *life* are widely different, depending upon the education and training, advantages and opportunities, of the individual. Physical standards were permitted to grow up haphazard, as the result of the experiments of former generations, or as natural consequences of habit and custom. Sickness and death were states men could not escape and could in no wise control. But the last century has developed an entirely new point of view. First, that it is possible to know exactly the means required for the best satisfaction of physical needs, and then, most important and inspiring to the woman who is ready to learn, that any one with fair opportunity and appreciation of the value of this knowledge may gain it through the necessary education and training. A real necessity to meet the demand for this knowledge rests upon the women

who today spend for physical needs. Economically, a woman's chief function is the spending of her money, and physical needs become of great importance to the economic world because of the large amounts of money that will always be put into circulation through expenditure for these needs.

In the relation of women to the getting and spending of money, the world has seen a most interesting development. Years ago, when our nation was a nation of country folk, women did little of the spending, but helped much in the production of wealth. This was the result of the conditions of living which obtained in those days. Before the invention of machinery, before even the hand machinery, such as sewing machines and farm implements, came into use; when transportation was slow and expensive, being entirely by coach; when communication between cities and towns, between home and a possible market, was by slow post or by word of mouth, which meant a long journey, production of most of the needs of life centered about the home. Women very

naturally came into close touch with this production, which called for little circulation of money, but for the work of men's hands. Men raised sheep and cattle; women did the spinning and the weaving. Men tilled the soil and harvested the crops; women "did their own work," which did not end with the preparation of three meals a day, but covered the actual manufacture of many useful wares, such as candles for lighting the house and soap for the family's use. Often the dairy and the poultry were her especial charge, and the "butter and egg money" her only spending money. The economist says, "Those were days when women together with men produced, helped to make the wealth of the nation, and that was economic." Then there were spinning wheels, now there are factories. Then the home loom was part of the furnishing of almost every house, now the mills do the work. The country has moved to town. Women can now buy all the necessities they at one time had to manufacture. Consequently, living is easier. Today women are not spinning and weaving; they are

buying dress goods by the yard and linen by the bolt. They are not producing; they have thrown off the yoke of economic production. They only spend.

Yet this is only partly true. Woman is not producing in the same ways that she once did. She does not work with the raw materials. She may not turn wool into yarn, but she buys blue yarn and knits a shawl. That is still production. She buys a sixty-two-cent kitchen chair, stains it with a Flemish oak stain, tacks a cushion into the seat, and puts the chair in the dining room. That is also production. She buys a dollar's worth of lace, combines it with other materials, and has, as a result, something which represents what she might have paid ten dollars for. Or she converts a packing box into a dressing table with the aid of tacks, hammer, and a few yards of gay cretonne. That is economic productivity. Call it by what name you choose, "harmonizing of products," "combining of materials," such production takes the place of a series of activities which would produce the articles identical in use to be purchased

in the shops. Many women, therefore, have not lost their function as producers of economic commodities, but still possess it, perhaps with even greater power, because of the expansion along all lines of demand and supply. On account of the change in the economic conditions of production, however, women have gained a whole new field of economic activity, that of consumption.

For women, economic consumption is the spending of money. Their problem is not, What shall be produced to supply my needs? but, How shall I spend to satisfy my needs? The greater the opportunities for spending, the wider is the field of choice; and the very complexity which the many sides of life present makes us realize the importance of recognizing the things that are vital and therefore needed. We are told that life is too complex. That is true, but what can we do about it? The answer comes that men should live more simple lives by cultivating simple pleasures, simple habits, by having only simple needs. This seems at first to be a very easy solution of our problem; but when we attempt to put

it into practice, we find that the fight has only been transferred from the word *need* to the word *simple.* There is as much theology in the simple life as in religion; and although all men agree that it is, like the kingdom of heaven, within you, to be realized it must come out, and few agree on its *expression.*

As life is inseparable from its environment, some of the vital needs must depend upon the creating and developing of the environment. What do we mean by environment? "Surroundings, conditions, influences, or forces, by which living forms are influenced and modified in their growth and development."[1] This would represent first of all, then, a satisfactory treatment of the practical side of life, all the things which make for physical well-being. This side of life is represented by our food, good, bad, or indifferent; by our clothes, thick or thin, loose or tight, cheap or expensive; by our houses, small rooms and bad air, or large rooms and pure air; dark, stuffy apartment in a "desirable neighborhood," or sunny

[1] Webster.

upper apartment on the edge of respectability, without an elevator. The practical side of life represents all the many sets of conditions and influences which surround human life. Today it is the woman who spends largely to bring about the fulfillment of some idea or other of what these conditions should be, for herself and others, and her *methods* are being studied and criticised as her *results* are praised or condemned. She asks a practical question, "Are there not some needs of life which are universal and of which I can be sure?"

In the biological world, the development of an animal or plant organism is not a matter of chance, but of laws regarding heat, light, food, protection, etc., which govern the life growth. In man, the highest organism, it is the same. There are laws upon which agreement is now sure, as the result of years of study and experiment. Our muscles develop in strength according to the use given them. An arm tied too long at one side becomes useless. The blood is the great source of supply for our bodies, and the strength of lungs and

brain, in fact of all the organs, depends upon the good or bad circulation of the blood. This, in turn, depends upon the purity of the air we breathe, the food we eat, the protection or exposure we give our bodies. All these facts are known to women. No woman who is content to remain ignorant of such facts should be intrusted with money to spend for the maintaining of what she conceives to be the proper life environment. The trouble lies in seeing these facts in relation to one's own spending.

Take, for example, the general ignorance on the subject of ventilation. Many people expect pure air only out of doors. The possibility of having pure air in their living rooms requires a more thorough understanding of the system of heating, with the theories of draughts, than most people will take time to learn. As long as so much of life is spent indoors, ventilation ought to interest everybody, and it would if people realized its close connection with their health. Good ventilation is a vital need. The science of plumbing, as it is rapidly

developing, is another instance of the growing appreciation of the importance of those things so long regarded as mere conveniences. Good health and bad plumbing cannot exist under the same roof. Today no sensible man invests his money in a house which fails to meet this test.

Women have failed and are still failing to meet the requirement in these physical matters of pure food, healthful dress, proper ventilation, sufficient exercise. The Italian mother who insists upon giving her six weeks old baby macaroni is pitied for her ignorance by women who know no more about the physical needs of a six weeks old baby than does the foreign mother. Yet often much more serious mistakes are made by the woman who ought, from her superior advantages of birth, education, and environment, to know better. The average woman's reason or justification for the food which appears upon her table is either the memory of what she always had at home or the suggestions afforded by the shops she visits. Few have any real knowledge of food nutrients and their proper combina-

tions. Food is to many rather a question of amount and variety than a question, as it should be, of nourishment; and it is often the case that where most is expended for food, good health is not the result. Doctors grow plainer spoken every year, and more than one woman is being told today that the sickness in her house is caused by lack of proper nourishment as the result of her own ignorance. The "macaroni baby" is not the only one to be pitied. The child who is allowed to eat first what he likes, be it chocolate candy or a breakfast food, is on a sure road to later suffering.

The woman who spends must know not only that pure food is essential to a well body, but what pure food is as well. Women are apt to buy first what is wanted and liked, or what will meet the possibilities of their purses. If it happens to be what is needed for the best physical development, well and good, but if not, waste of money and strength result. The principal aim of modern medical science is to prevent disease, to force upon people conditions conducive

to health. The home is the first place where such measures should be put into effect. Poor ventilation, uneven heating, food, good and wholesome, perhaps, when brought into the home, but deprived of much of its nutritive power from careless keeping or wrong preparation — these are some of the hindrances found in the homes for which women spend.

It is easy to frighten the ignorant foreign mother into coming to the milk depot for pure milk for her baby by telling her that the baby will die if she does not come. But it is not so easy to tell the mistress of a ten-room apartment that the room in which the children sleep is too small to give them the proper amount of good air, or that in choosing their clothes health and comfort have been sacrificed to fashion. A sleeping room with but one window opening on a court, the room so small that to open the window causes a draught and to keep it closed makes the air heavy and close, is not conducive to the health of a little child or of a grown person. A sudden change from the wearing of the long stock-

ing to the fashionable half hose has cost more than one little child a hard sickness. Such things as these are a positive menace to life.

Good care presupposes a knowledge of the needs of the person cared for. That is common sense; it is also biology. Life does not develop to the fullest when hindered at every step by outside forces, or when cut off from some of the supplies most necessary to its existence. If women will grasp the connection between the spending of their money and the results in just the physical needs of life, and not be satisfied until through exercise of knowledge and care they are able to make their tables wholesome as well as attractive or economical, their surroundings clean, their clothes properly protective as well as ornamental, there will be hope that they will become competent to offer a wiser scheme of satisfaction for other needs.

This is not a day of the privileged. *Any* woman who cares to think, who wishes to know, has opportunities to acquire a knowledge which will enable her to present a

proper satisfaction for these vital physical needs. There are free lectures on such subjects given often in all cities and large towns. There are classes, public and private, in all departments of the subject, in cooking, in housekeeping, in home economic problems of all sorts. The newspapers and weeklies, magazines and books, are filled with articles on these practical subjects; and if lectures and classes are out of a woman's reach, she may always read.

For dress, for house, for hundreds of "little things" from a paper of pins to a prayer book, women spend, and there is so little connection between effort and result. We either over-emphasize the importance of a result and throw away time, money, and energy to secure it, or we undervalue a result and give but a feeble effort to gain it. We fail to get a proper proportion between effort and result. If we live beyond our physical means, that is, our supply of life, the best development is impossible. This is a simple law of Nature, and it acts upon some very practical matters. A heavy fur collar and a large muff plus a thin

walking suit and paper-soled French boots is a dangerous combination of materials for winter use. The woman who stamps her foot into a shoe two sizes too small need send no pitying glances toward China as long as she remains ignorant of or indifferent to her own physical needs. The college girl whose major subject is biology often fails to connect the knowledge she is storing up with the best development of her life, her best physical life, and remains indifferent to the helpful application to her own living she might make of the laws of life she is learning. She treats her laboratory specimens with more care and intelligence than she would dream of giving to her food and exercise and work. She eats when she feels like it, takes a certain pride in the boast "that she really has had no exercise for a week," and sits for hours studying in a hot, close room. The school girl who lunches on cream puffs five days of the week soon is living beyond her physical income and has to drop some of her studies.

Biologically, then, spending stands for the

process assimilation. It is the "nutritive" process of life because it is the source of the supply for life's essentials. Spending is the province of woman. She can be sure of the vital physical needs, of those things essential to the best development of life, however her methods may differ from her neighbor's. The results will be the same, for health is health. When a woman spends her money on what she considers physical needs, and sickness is the result, if she thinks at all she seeks the reason.

All this does not sound like economic function, and yet it is. We hear a great deal about supplying the demand in all departments of life; the phrase is not confined to the industrial world. The economist says, "The consumption of wealth indicates the line of production." The supply is dependent upon the demand. Women think of themselves as buyers, not as demanders. The supply seems to be fixed in character at least, and they buy what is offered to them. But the demander not only creates the supply, he is responsible for the character of the sup-

ply also. The spending woman will not have the best supply until she understands how to make the best demand. This is a woman's true economic function: not merely to demand, but to demand wisely and intelligently. She cannot do this and remain ignorant of or indifferent to the vital physical needs, and of their importance over the secondary wishes, the non-essentials of life.

It will not be possible to satisfy all wants. That quaint philosopher in "The Spenders," Peter Bines, says, "The mis-a-b'lest folks I ever saw was them that killed all their wants by over-feedin' them."[1] It is good to have wants and wishes, but we are not getting our money's worth when these alone create the demand for production. Ideals must come at last into the economic world, and women, as spenders, must have ideals. To many women, being "economical" means getting the most for as little money as possible, regardless of the character or efficiency of the goods. Such an ideal does not hold in any other side of life. The best moral, spiritual, or intellectual results depend upon

[1] "The Spenders," by Harry Leon Wilson.

the best effort. We do not expect great results from ignorant, desultory methods. We should not expect them in the spending world. The problem is not solved by merely living within your means, merely keeping out of debt. That is a comparatively easy thing to do. Life must be lived in proper adjustment to the income; that is, spending for the physical, as well as for the intellectual and moral, needs of life must be in proportion to the whole one has to spend.

To work out a scheme for oneself in which the amount one has to spend is divided between the vital needs, the wants, and desires in such a way as to give the best and most satisfactory results — this seems an ideal worth putting forth effort to attain. *What we think we need* we work hard to obtain, and often we find we have much that we do not need or even want. Dissatisfaction comes not so much from a lack of income as from the misuse of income. The woman who longs to get where she "won't have to count every penny" will never have her longing satisfied until she

first makes every penny count. The burden of life is not lifted when every desire is gratified, but when the needs of life are satisfied to the best possible advantage.

In our discussion, vital needs have been confined to the physical needs of life, because those are universal in their demand and because this is universally recognized. Women will spend for these needs whether they recognize any higher needs or not. To recognize the demands of the physical life, and to be able intelligently to supply these needs, is but the beginning of a better realization of other needs. Wise spending for physical things will be, as it were, a training in spending for the highest needs of the intellectual and spiritual life. It will develop qualities which are necessary in all sides of life. The ability to grasp essential facts, to see them in relation to one's life, to give thought, study, purpose, and understanding to any problem, is to gain the highest and best in return. The supply is determined by the demand.

# IMITATION VERSUS INDEPENDENCE

**When a nation devotes a large amount of its labor and capital to the production of commodities which in their consumption cause more misery than happiness and weaken the nation's future resources of energy and intelligence, there is a departure from economical consumption so serious as to call for the severest condemnation. If society would forego such injurious consumption bread would be cheaper, higher wants would find satisfaction, and man would be working away from the beast's low level of sensual gratification.**

*Ely and Wicker, pp. 108–109.*

## CHAPTER III

### IMITATION VERSUS INDEPENDENCE

IMITATION, in its biological sense, is a means of development which is protective in purpose. Imitation of color, form, habit, and environment in the biological world is always for the preservation of the life of the imitator, and therefore aids its chance of development. This is the biological limit of the process. If imitation became a menace to the best growth of an organism, Nature would quickly drop it from her book of life. Independence, likewise, in its biological sense, is a means of development, because the independent organism, while it draws strength, beauty, and life from its environment, still contains in its own roots or being the essential life requirements, and in using its own power to the utmost adds to the strength of its life. A parasite is a low, dependent form of life, but it is not imitative; it never becomes like the life that feeds it. Independence does not exclude

imitation. Imitation does not destroy the independence of the organism. These two processes of life development are not opposing forces, but forces of which the true combination makes a mighty weapon in the struggle for life. If imitation destroyed independence, or independence scorned the aid of imitation, organic life would lose much of that variety which is its strength.

In the life of the world today these two processes seem opposed, and in their opposition they are deteriorating and losing the strength both have to give. In the spending world the value of imitation has become strangely distorted, and independence has an unhealthy sound. The American woman is independent. It is usually the first thing mentioned in the long list of her characteristics. She is not bound by precedents, except of her own making. She can think, do, or say almost anything a man can, and a good many things he cannot or will not. It is her greatest source of power, and makes her helpful, earnest, energetic in things of moment today. From all countries of the earth the eyes of women turn

to this country where women are free, independent. Dark Oriental eyes, tragic in their longing; sullen eyes, in whose depths lie generations of submission to the decree of fate; hopeless eyes, which tell of physical suffering, so long a burden; patient eyes, without a gleam of hope for a possible change, meet the American woman as she travels round the world. Thankfulness that she is not as they are is one of the constant sensations of her journeyings.

Independent — "to be free, unrestrained"; yes, women are independent. But that they are independent in the truest sense of the word, able to draw from the life around them all that aids in the development of a greater freedom, leaving all that is unfit to die of its own littleness, that will have to be proved. As opposed to the downtrodden, abused, degraded life of the women of the far East, the life of the woman of America is independent. But whether it is so with relation to that of the woman just across the street or on the floor above, one doubts, because one sees in the life of any community the repetition of habits, customs,

and possessions which are clearly barriers in the line of progress of a better living of life. Now independence, like most other things, ought to begin at home if it is to be of any real value to the world at large. But we must define the word before we can discuss it. Independence is as difficult to define as *need* or *simple*. Independence, like reason, "is a weapon in the struggle for existence, and a means of achieving adaptation."

With the mention of adaptation we come to the consideration that it demands, of the necessity of weighing influences. Is the woman spender subject to bias and influence, or not? If she is, what are the influences, and how far are they helping her to the independence she needs for perfect adaptation?

We may as well begin with the influence women feel most keenly and admit so seldom, man's influence. Men do influence women in their spending. This discussion is not of his right to influence the woman who spends his money, but of the effect, good or bad, which his influence may have

upon the woman. It is but natural that a woman should desire to please the man whose income she spends. Yet this influence is more or less general and indirect in its power. Women are given so much freedom in spending, and men are so inclined to give the whole burden, at least of household expenditure, into the woman's hands that the man's influence is but spasmodically felt when the purchase is something important, like a new rug for the house, or Tommy's winter overcoat. The man's influence is often good, and it gives the woman more independence in her spending because she feels the value of his larger experience in the buying world. Not that he buys more, but he usually knows more about the production of goods offered to buyers. He prides himself upon knowing a good thing when he sees it, and his influence could be of the greatest aid if he considered the results worth the time he would have to give. But the average man does not wish to be bothered with such details of living, and often his extreme confidence in the woman is the result of in-

difference, rather than the indication of a recognized basis for such confidence.

Many men are of no help whatever in a woman's spending. Their standards are shallow and blind, and their influence is to push women farther and farther from the independence which they need. Their pride, perhaps, urges extravagance and display. The spirit of competition enters even into homes, and fosters the desire to be a little better than one's neighbors, at least in outward appearance.

But a woman's husband, or father, or brother is by no means the only man who has power to influence her spending. The influence which can be profitably studied, because it is daily, almost hourly, felt, is the influence of the man behind the counter. The remarkable variety of things this man is supposed to know, judging by the questions he is asked by the shopper, would fill a library of universal knowledge. To prove this, all one has to do is to visit his counter and listen. Women refer to the shopkeeper or clerk, for their judgment and approval, some of the most important interests in life.

The training the average woman receives in economics is gathered from these sources. Her ideas of value, cost, price, the forming of her economic demand, the accepting of the supply, all begin and end with the counter. There she is taught to save, by reduced sales and bargains. There her money is apportioned out for her, and economy becomes a problem of making a little go as far as possible, too often without regard to the quality of the goods obtained.

Her biological interests, which should center in drawing from the world of goods the proper service which a healthy life and right environment demand, receive their strongest, if unconscious, influence from the shop.

In the spring, the woman's question to the clerk of whom she buys is, "Will it wash?" The supposed graduate from a school of laundry answers, "Perfectly, madam, perfectly, these are all fast colors." He may have sold boots and shoes only ten days before, but the woman does not think of that. He is behind a linen counter, therefore he knows whether the goods will

fade or shrink; he knows whether the tablecloth will retain that nice, attractive, shiny look which makes it such a bargain on the counter, such a rag when it is washed. Women put a premium on the salesman's lying. He is paid to agree with them; it is his business. Another question asked constantly is, "How many yards do I need?" The inevitable answer, "We are selling from twelve to fourteen yards, madam; it would be safer to take fourteen," is the influence which usually determines the quantity purchased. Your own dimensions, the style in which the goods is to be made, seem to have little weight before that answer. The man, who does not know a ruffle from a tuck, or a five-gored skirt from an all-over shirred creation, smilingly tells us the amount needed, and we buy accordingly. There may be dressmaking classes for these salesmen, but if so the fact has not yet been made public.

Thus, in many ways, this strong influence is felt by the woman spender. The shops depend upon their clerks to sell as many articles as possible and as much of any

given article as they possibly can. Everywhere women meet the bribe to spend a little more. It is not in any sense limited, but extends from dress goods to groceries, from furniture to eyeglasses. The remnants which contain more yards than are needed, but at a price such that "you are really getting two yards for nothing," few women can resist.

Another strong influence, which must be very effective if its great prevalence signifies anything, is advertising. No one ever finds this given as one of the departments of psychology, but it is a practical illustration of a great psychic law which is playing such an important part today in thought, *the law of suggestion.* The energetic advertising manager may not know that such a law exists, but he obeys it nevertheless. Not long ago, at a banquet of some of the leading textile manufacturers of New England, a speaker, whose subject was advertising, said: "In the first place, psychologically considered, it is necessary to understand woman because she does ninety per cent of the buying. The way to reach

the woman is through the daily newspaper and the magazines." Just about one-half of our magazines today are filled up with advertisements, and two-thirds of these are for women's wares. This is natural because women have more leisure to read and are more open to suggestion because of this very leisure. The cheaper the magazine, the more advertisements there are for women. This influence has its legitimate place in the business world, for it is through the acceptance of suggestions and the wise adaptation of them that the world progresses along both these lines. But the law of suggestion acts upon the mind, whether it be wise or unwise, empty of knowledge or full of understanding. In this lies the danger. No one cares or dares to contemplate the number of things women buy as the result of a suggestive advertisement, which are of no use to them in any way, because the suggestion received found no background of knowledge against which to measure worth. The independent woman is sensitive to suggestion, but the sugges-

tion received must submit to the test of her life's demands.

Stronger than printing, because more convincing than a picture, is the influence of the shop window. There one sees the marvelous combination of bed, bookcase, dressing table, and hatrack actually worked by an attendant who moves too rapidly for you to grasp the mechanism, but conviction follows. There one gazes into parlors, bedrooms, bathrooms, kitchens, and many suggestions are received and acted upon which are useful and helpful, many which are not. In these windows women see themselves as they resolve others shall see them, and to some it is a lesson well learned; to others it brings a wrong discontent. Sooner or later women learn the truth of old Peter Bines's philosophy: "In this world of human failin's there ain't anything ever *can* be as pure and blameless and satisfying as the stuff in a bakeshop window looks like it is. It's just too good to be true."

Nevertheless all these influences will remain, and will be good or bad according

to the place they will have in building up a woman's independence or in tearing it down. To gain independence, knowledge is required. Let women read up on fibers as well as on sixteenth century china. How to know a well-woven, properly dyed piece of goods may be of more value at times than "How to know the wild flowers." The study of the process is as interesting as the methods of Persian rug making, and nearer home. No one would underestimate the æsthetic or intellectual enjoyment of knowing many interesting things which may be far removed from one's own life. But more emphasis must be put upon the great value of an intelligent understanding of simple, practical, everyday matters for which we spend time, effort, and money, often with poor results. We try to provide for life without knowing its needs. We make our physical development hard instead of easy because we do not know the strength or purpose of its demands. Our environment is a burden to be borne instead of a source of vital power to be enjoyed. An independent organism in Nature's world draws from

its environment everything that strengthens its independent sturdiness, and casts off all that would cripple its development.

This does not mean isolation from its fellows, for some of the most independent organisms live in large societies. From its strength and independence, from the depth and ramification of its roots, perhaps from the shade of its branches, life is given to hundreds of other organisms in their development. A knowledge of ourselves does not separate, but binds us to our fellow beings. We like to think of ourselves as very special individuals who require, each one of us, our own special environment. We turn to Nature and find most beautiful parallels. I heard a woman address a Mothers' Club on this subject very impressively. She said: "Our children are like the little flowers in our gardens. Each little plant has its own needs, and Mother Nature is a wise gardener who knows and supplies all. So we as mothers must understand each child's needs." It was true and the speaker meant every word of it, in spite of the fact that she herself supplied the

needs of her own little "plants" by constantly scrutinizing her neighbor's garden. This brings us to the subject of imitation, to the question of its purpose in life. How far is it safe to scrutinize our neighbor's garden?

Independence based upon knowledge of individual needs leads to variation. Professor Senior tells us that man's "first desire is to vary his food; the next desire is variety of dress; last comes the desire to build, to ornament, and to furnish." Some mistaken people in the world are inclined to put these three primary objects at the beginning of man's upward climb, to consider them as past stages in his development. But just a glance into the world shows us these objects stronger than ever before and increasing all the time. They are the cause of our wide field of choice today; of our many needs, many pleasures; of more specialization in our work, and better adaptation in our results. Just a small collection of menu cards gives a convincing illustration of the intensity of the desire to "vary his food." From the big

hotel to the tenement this desire prevails. As for "variety of dress," there is a story told about one of our leading universities which asserts that in that institution the professors' wives have new dinner gowns every sabbatical year, and only then. It is to be feared, however, that such disregard of fashion, such lack of desire for variety, is forced upon these gentlewomen by the size of the professors' salaries. It does not necessarily signify independence of mind. No, our clothes are among the shortest-lived of our possessions. Professors' wives are hopelessly in the minority. We look to past centuries and a certain style of dress covered a long period, sometimes fifty or a hundred years. Now a style manages to exist about six weeks, sometimes longer if it is particularly attractive. Variety in style means variety in dress. One needs more gowns at a time and more frequent change of dress as new styles are constantly introduced. Ornaments, buildings, and furnishings have more lasting styles, but still not in proportion to the time and money spent in securing them.

In the biological world, variation is an important process in life development, governed by certain laws, the fulfilling of which brings progress in all life, the abusing or distorting of which means backward steps, even death. In the practical spending world we recognize the process of variation. The question is, How far is it of service in our industrial and social development? Variation has its place in the economic world. The value of imitation is also recognized in the economic world. By imitation, it is possible to make many things of exact shape and size, where years ago there could be but few produced, and consequently but few possessed. Imitation has brought cheapness and larger quantities, thereby making a larger distribution possible. But too much imitation will result in poor variation, and poor variation weakens the independent life of individual and community.

In the "Letters of a Chinese Official," we find this criticism of our poor variation: "Look at your streets! Row upon row of little boxes, one like another, lacking in all that is essential, loaded with all that is

superfluous." We resent this very much, because no one expects a Chinaman to dictate to us, or to understand American needs and environment. At the same time we recognize a certain truth in the statement. There seems to be a great deal of imitation in our environment, and much that seems destructive. For the latter, we must fix the blame. As long as the American woman allows the shops to choose what she shall wear and what she shall put into her house, and permits her neighbors to dictate her food and habits of life, there will be no healthy progress in wise spending. Some one has said that man only is tending to uniformity, to the brick machine type, not because of grinding poverty, but because he is lazy. I hope this applies to men only. How can one tell women that they are all little bricks, no matter how fine the bricks, and that it is because they are lazy! No, far better say they are all peacocks, and spend their time and money busily matching colors. The imitation is often not positively bad, but many times negatively good because it takes time, energy, and money

which could produce positive good. Thus it is a social, economic, and biological waste.

The desire to vary and imitate becomes more or less of an ethical question, a question of how much variety we are justified in striving for and how much imitation ought to be followed by thoughtful spenders. It is so easy to point out to others their faults along this line. It is far easier to feel sure that we are independent, whatever others may be. But if we are honest, we cannot fail to see the weak spots in ourselves. So much of our imitation is without rhyme or reason. It begins with the schoolgirl who is unhappy unless her hair ribbon is just as big and floppy as the "other girls'," no matter how unbecoming it may be to her. To so many of your most reasonable and sensible ideas for her she has but one answer, "Oh, none of the girls do that, Mother." You give in, reluctantly to be sure, because she is so young and sweet, with her enthusiasm and her shining eyes. But ten years later, that habit may result in the harsh criticism, "She has no ideas of her own; a woman of little force."

But all imitation is not ridiculous or waste of time. There is an imitation that is a protection. This is not only common sense but biological fact. It is a law applied by Nature constantly in the life of animals and plants. A certain harmless species of butterflies imitate the color and markings of the poisonous ones of another genus, and thus escape a hungry bird. This is advantageous, protective imitation, and such imitation has a big place in the woman's spending world. It is not always an individual consideration. Often the advancement of the whole social group is gained by a sympathetic imitation. It enables men to move forward together, where a lack of imitation would dissipate their energies and delay their progress. No one can stop such imitation in the spending world, and no one cares to do so if women will realize the importance of it. But the social aspect of it must not be overlooked, the inevitable fact that the demands of the individual determine the demands of the social group, just as in the life of a plant or animal group the strength lies not only in numbers,

but in a sympathetic regulation of the life as a whole.

To possess things worth imitating is the office of the woman of taste. It is part of her economic function. Every woman who contributes better standards of dress, food, home, and habits for others to imitate is adding to the economic prosperity of the nation, to say nothing of health and happiness. If your neighbor's house is sanitary, if her food is pure, if her spending seems to have the best results, copy, woman spender, your neighbor's methods! That is positive protective imitation because it will add strength to your own individual development. It is also a sympathetic imitation which will move the whole community a step farther along the way of progress.

But woman too often imitates destructively, and what she destroys is her own peace of mind and joy in living, and she also puts a barrier in the path of the community. Father Duncan, who has been forty-seven years among the Indians in our Alaskan possessions, has always tried to

keep them away from the influence of the white man, because, he says, the Indian is only a little child who takes the thing without the reason. As long as the Indian lived in his shack or wigwam, with his fire in the middle and a hole at the top, his home had good ventilation and the Indian had good lungs. When he imitates the white man's house, he copies the windows for light only. This results in no ventilation, and the Indian gets consumption. This is destructive imitation from a lack of independence which requires knowledge.

Purposeless imitation! You see it everywhere. Buy a thing because some one else has bought one like it. The shops imitate each other and dictate to the woman just the line of imitation she shall follow, without a thought for her needs. The Fourth Avenue shop says to the Fourth Avenue buyer: "Behold my clever imitation. For less than you could pay in a Fifth Avenue shop, I can give you a perfect imitation. You would not be behind the styles, I know. I can make you look like the real peacock, so buy here." The Third Avenue shop

scans the windows of the Fourth Avenue shop and returns to say the same to its customers. The First Avenue shop has a still cheaper imitation, and in Hester Street, on the pushcarts, ghosts of the real are "Going, going, going" for thirty-nine cents.

Some argue, Why not? All cannot have the real. Are they to be cut off from all the beauty of form and color just because they cannot afford to pay high prices? Surely not. No one would object to the imitation if it accomplished that purpose. But to possess the clever imitation of a worthless thing, women sometimes miss the essential. We are out of patience with the woman who covers her walls with life-size crayon portraits of all her family, when to do it she is forced to go without necessities. Poor, ignorant thing, we say, what can you expect? To the poor who have no money and who have no business trying to look as if they had; to those who have little and try to look as if they had more, we teach morals and standards. But for those of us who have plenty and who spend our lives trying to imitate those who have too much,

there are always excuses. "Would you have me conspicuously out of style?" "What can we do, when the shops offer us nothing else?" Learn of Nature, woman spender, and she will teach you to match your environment. She will teach you to struggle for and to imitate those things which make for life, the highest life, the best life, not for yourself alone, but for all to whom you are bound by the common ties of life. Peacocks strutting the green velvet lawns of Warwick Castle are a delight to your eyes. Peacocks dragging their gorgeous plumage in the mud of Cheapside are a sorry sight.

Did you ever go down to one of our city settlements full of the desire to help and lift up the poor shop girl? Do you remember the chill that came over you when the head worker introduced you to the "girls of our Ivy Club?" There must be some mistake, you thought. These could not be poor girls, earning five or six dollars a week. They looked better dressed than you did! Plumes on their hats, a rustle of silk petticoats, everything about them in the latest style. You went home thoughtful about

those girls who wasted their hard-earned money on cheap imitation, who dressed beyond their station, and you failed to see what enjoyment they got out of it. In time you learned that it was only an attempt "to bridge the difference" between themselves and those with larger opportunities by imitating all they could see.

What then shall we say is true or real independence? Its social significance is certainly clear. We cannot live or spend to please ourselves alone. We must draw from life the best that it holds for ourselves, only to give it back to others the richer for our having used it. We cannot separate our independence from the independence of the whole. It requires powers of discrimination to live and spend independently without revolution. Socially, true independence of the individual brings unity to the whole. It has ever two aims — the highest life, physical, mental, and moral for the individual, and the best development of all for the group, and these can never be separated. As Jane Addams, of Hull House, in "Democracy and Social Ethics" so truly said,

"We slowly learn that life consists of processes as well as results, and that failure may come quite as easily from ignoring the adequacy of one's method as from selfish or ignoble aims." To gain this real independence and true power of imitation, our methods must not lie in theory alone, however logical it might seem, however ethical its concepts, however economically prosperous the carrying out of such a theory ought to make individuals or nations. Methods must stand the test of practice. It is then that our theories become not alone creations of the mind, but habits of life. It is through practice that we progress. When independence becomes vital, it will give us the strength to stand alone; when imitation becomes helpful, it will enlarge our sympathy rather than our vanity. We will have proved by experiment the value of our theories.

# CHOICE

Consumption furnishes the motive to production.

*Ely and Wicker, p. 85.*

Luxury and harmful consumption both violate the rule of right choices. Inclusive, harmonious, and varied consumption is most economical. *Ely and Wicker, p. 111.*

It is the present duty of the economist to magnify the office of the wealth expender. . . . There is no economic function higher than that of determining how wealth shall be used. . . . More discriminating choice necessitates more discriminating production.

"*The Economic Function of Woman.*" *Edward T. Devine.*

## CHAPTER IV

### CHOICE

IT is only a lazy mind that would shirk the responsibility of choosing. Of all the acts of the will, there is none more important in its bearing upon the living of life than the act of choice. Nor is it only in the individual development that choice is the determining factor, but in the life of peoples and nations as a whole action along any line is the result of choice. Choice cannot be separated from the reaction or the result. The individual who chooses to commit crime rather than to do good deeds pays the penalty by death or imprisonment. The nation that chooses unfair dealing with a weaker people pays the penalty in the loss of its own keen moral sense as a people. The person who chooses to drink water from an impure source pays the penalty in sickness. The city that chooses to ignore the spreading of vice among its people

develops a moral sickness as well as a physical sickness hard to cure.

The history of the world records instances where individual choice has acted directly upon the larger group interests. Napoleon's choice, the gratification of his own ambition, led to the confusion of continental Europe. Today, however, such choice by individuals affects smaller groups. The president of a manufacturing plant who chooses "no arbitration with his men" prolongs the strike that involves thousands. The walking delegate who chooses to preach the doctrine of discontent quickly stirs up trouble among the laboring class. Individuals who choose to follow the red flag of anarchy reap revolution. Revolution for good or evil can only result as the choice of individuals. Again, the choice of the individual may not connect him with the life and interests of all, but may tend to isolate him. Few men have been able entirely to sever their connection with their fellows, but from the choices resulting from habits and ideas of life we have the development of groups of individuals more or less

isolated from the life of the world, such as the Hermits of the early church or the present day Shakers.

When the field of choice stretches out before us, we cannot fail to recognize the privilege as well as the responsibility of the power of choosing. It is a privilege to be free to choose as one wishes in all the departments of life. It is a privilege to be able by one's own choosing to assist the choice of others. This applies in the most practical sphere of life, the spending world. To choose standards of dress that are simple and inexpensive for oneself makes it easier for another whose natural tendencies are toward extravagantly elaborate dress to choose the simpler style. If one dresses simply in these days, the chances are that he will live simply in most ways. To choose food that is plain and wholesome rather than rich and indigestible is not only good for the individual, but helps to establish standards that conduce to the health of the group. Mr. Ruskin says, "You may grow for your neighbor, at your liking, grapes or grapeshot; he will also, catallac-

tically, grow grapes or grapeshot for you, and you will each reap what you have sown."[1]

Today this social significance of individual choice is clearly recognized. With a recognition of the privilege and responsibility of choice comes the inevitable ethical consideration of the use to which we are to put this power, and of its relation to all life. Consciously or unconsciously, we subscribe to an ethical standard in our choice. It is either worthy of approval or merits disapproval, and the reaction or result is directly dependent upon the character of the choices which it leads us to make.

In practical matters of buying and spending, our standard of choice is the result of what is commonly called "taste." Taste means personal opinion, individual liking. At first thought it would seem almost impossible to vary it when once it was fixed and difficult to determine on any elements in a general standard of taste, since it might differ from individual to individual. Yet, if we stop to think, we can easily see that

[1] "Unto this Last." John Ruskin.

there are acknowledged standards in taste. We feel justified in saying of another woman that her taste in dress is good, or that in her house furnishing she shows poor taste. Nor do we feel that in making such judgments we are gauging what we condemn by our own ideas of what is fitting as sole criterion. For we can determine to some extent, at least, the principles according to which we agree that any portion of our environment is an evidence of good or of bad taste.

In all art, civilization has long since established the principle that to be good a thing must serve some purpose of use or necessity. The architect who overloads his building with ornament and decoration, which is the result of nothing but his desire to embellish, has not added to but has impaired the beauty of the whole. When we go into a parlor crammed with knick-knacks and with furniture so that there is hardly room to move about, we are justified in disapproval because use has given way before the desire for show.

Besides the result of overcrowding, to lose

sight of this fundamental principle of good taste may affect our choice of quality in what we buy. Many of the wares designed to catch the eye of the shopper were made with no thought of usefulness — flimsy furniture, pitchers that one cannot pour from, vases that offer no space to be filled with the needed water for their burden of flowers. It is not worth while, economically, to put our money into these things; if we have at heart the idea of use, we go armed against the temptations of the shops.

In dress, the tendency is more and more to violate this principle. Seldom have clothes shown so much needless overelaboration as in the present styles. Yet the woman who for reasons of economy, or any other reason, wishes that she might cling to the more simple vogue has good taste on her side, did she but know it, and could she but summon sufficient independence to feel justified in making her own choice. To be "*simplex munditiis*" is as much a part of refinement now as in the days of Horace.

But all these things that make up our environment — dress, house and table fur-

nishings — must, to be in good taste, do more than serve some useful purpose, though that comes first and most important. They must be pleasing to the eye. We would not of choice dress ever in burlap, or spend our days surrounded only by kitchen furniture. And right here does the scale of taste begin its slide; it may move so far to the side of "good" that it is out of reach for many of us; it may move sadly far to the side of "bad."

But here, too, happily we may find some middle ground that rests on recognized art principle. The two elements which render an object pleasing to the eye are its color and its form. Æsthetics lays down very decided rules as to what constitutes good taste in color. If individuals would only consult these rules before forming their standard of taste, we should be saved many hideous perpetrations in dress and house furnishing which combine reds and purples, or something equally distressing. Form, also, as reducible to a matter of lines, curves, and angles, is determinable as good or bad on definite and accepted principles. If a

realization of these two elements which constitute the beauty of any object, fitness to the use for which it is designed and pleasing quality, could only come to manufacturers and the shapers of our styles, good taste would be far more prevalent than it is. The hat that extends a full foot upward from a pompadour of ridiculous height, the sleeve that falls so far from the wrist that it is impossible to keep it neat, the strange requirements in figure that lead to hopeless artificiality and menace health — such offenses against art and taste alike would be done away.

It is easy to see to how great an extent our choice of these things that surround us is determined by our taste, natural or acquired. Even if we have but little to expend, good taste will tell; and though we put forth vast amounts of money, bad taste, or a violation of the principles referred to, will vulgarize and render shoddy all our belongings. This being the case, the spending woman can do few things more worth while than to inspect her own standards of taste in an impartial way and

see if they be praiseworthy. Nor need she feel that a cultivation of right standards and a change from bad to good in taste is too much to undertake. If we can reduce this matter of taste to principles, as we have seen is after all simple and easy; if we can steer safely through the whirlpool of conflicting notions, we can reach the smooth waters of sane thinking, and guide our craft till she comes into the haven of sound judgment and a confidence in our canons of taste that will insure independence and lead to the making of right choices in the selection of the thousand and one material things that go to make up our environment.

Taste is too often a matter of chance or pig-headedness, and where there is little individuality to express, it varies with the varying mode found good in the world's eyes. It is plain that this quality which furnishes our ground of choice among things material must, in order to meet the necessity of testing the value of the wares brought to our notice, be as stable and well founded as we should wish to have our code of

ethics and morals, by which alone we can test the value of things immaterial in the realm of thought and spirit. In the life of our mind we like not to be swayed by every wind of doctrine, an easy prey to the promulgators of any fantastic and novel view of life and conduct. Nor are we so, the most of us; for, with or without thinking, we all formulate some theory to stand as the test of values. How then can we, in the life of the body, the life practical, determine value if we have not a firm basis, a definite set of tests that anything must be able to stand before it can recommend itself to our consideration? Yet granted that we have mastered the canons of good taste, we have more to do to provide ourselves with the bulwark that we seek. For values are shifting and changing, and who shall say what the true mark of value is?

What definition is there of value that would be of practical assistance to the spending woman? We agree with the Austrian school of political economy that the theory of value is the beginning of economic science, for a study of its history

shows how the entire development of any given theory depended upon the idea of value. The very word suggests centuries of controversy, numberless theories, thousands of pages of dry argument. It is almost a bigger bugbear than "economics of consumption," and a much more difficult term to translate. Men have not agreed in their attempts to define value, in spite of Mr. Mill's statement, "The word value when used without adjunct always means, in political economy, value-in-exchange."[1] This has a definite sound, and might lead one to suppose that the definition of value was fixed and unchangeable. The "without adjunct" is the important part of that statement, since both terms, value and exchange, may be used in countless combinations all differing in meaning.

Perhaps before we attempt to get from the world of political economy a definition for the purpose of guiding a woman's choice in her spending, it would be well to investigate this world of spending in its relation to the economic world, to see

[1] "Principles of Political Economy." John Stuart Mill.

whether it is a part of it, how important a part of it, and whether we have any right to expect a recognition of it by economists, and if it is possible to have that recognition take the form of some practical working ideas.

The woman's world of spending centers very largely in the home and its interests and demands, and this is a big, vital part of the economic world. We base this claim first upon the very derivation of the word economic from the Greek οικονομος, meaning "one managing a household." The old definition of the word is, "the science of household affairs," showing that the science began with the home and its interests, and so making the claim for a consideration of those interests a reasonable one at least. The current definition of economics is, "the science of wealth." Is this change in form of expression so much a change in real meaning, or does it make an unconsciously sad comment on the trend of development in the home life of today?

In time, however, with the growth of industry which became of great importance

to whole peoples and nations, with inventions which made greater activities possible, with the development of new trades, the work of the world passed out from under the control of the household, and economics as a science went with it and soon became a strange language to the new "manager of the home," the woman.

This change, or rather this early development of economics, was in accordance with the development in its subject-matter. The world was then beginning its long life of production; exchange meant at that time transference of actual commodities produced, and not until later came the medium of exchange which today we call money. So the development of the science by economists has been along the lines of production, the making of things, for centuries.

But other men beside the economist struggled with the science, and dared to point a new way for its development by insisting that a science of production was not enough. Men were "using things" as well as "making things," and their use of

them was determining the well-being of individuals. These thinkers were not scientists, but prophets, who saw little good in the hard science of wealth, because their standard of judgment was the result of the effect of wealth upon human life, rather than the mere progress of the industrial world.

Ruskin studied *men*, not *production*, and his cry, "There is no wealth but life,"[1] was the result. How that prophet of the nineteenth century was sneered at by the economist for his assertion that "that country is the richest which nourishes the greatest number of noble and happy human beings; that man is richest who, having perfected the functions of his own life to the utmost, has also the widest helpful influence, both personal and by means of his possessions, over the lives of others."[1] Yet who can say that the important change taking place in the economic treatment of life is not the outcome of the spirit of such prophets as Ruskin and Carlyle, such dreamers as William Morris and Count Tolstoi?

[1] "Unto this Last." *Ad valorem.* John Ruskin.

There is certainly a change in economic science if an economist of today, Mr. Edward Devine, can make this statement: "If political economy is the science of wealth, it is as much concerned with the way in which wealth is consumed as with the way in which it is produced. If, as some are already preferring to call it, political science be the science of human wants, then it is even more fundamentally concerned with the consumption than with the production of wealth."[1] In this new development lies the strong connection of women and their world of spending with the science of economics. To use things produced, to direct the use of things for food, drink, dress, for travel, music, books, to determine those things that shall come into the home and those that shall not — all this is today the power of the woman, and it is her economic function.

What must be her standard of value in developing her economic function? Can it be the one accepted by and belonging to a past stage in the development of the science

[1] "The Economic Function of Woman." Edward T. Devine.

"value is power in exchange"? This general economic definition has been treated by every economist, and therefore we prefer to give Walker's description, "Value is the power which an article confers upon its possessor, irrespective of legal authority or personal sentiment, to command in exchange for itself the labor or the products of others."[1] We do not deny the strength of this statement or the truth of it, or the real significance it has in the world of production, but we fail to see how it can stand as the only meaning of value necessary for the woman in her world of spending. Women recognize value largely along lines of "personal sentiment," and this cannot be ignored. Value depends upon, is measured by, her aims in life, and ideals play a large part in the spending world. Mr. Devine, who has recognized the economic function of woman, says, "Those consumers whose *ideals* are high, whose tastes are developed harmoniously, and whose demands call for a wide variety of physical, mental, and social resources, will win a commanding place in

[1] "Political Economy." F. A. Walker.

the unconscious struggle which continually goes on."

A woman's desires form the basis for her spending ideals, and they are her criterion for value. Lewis Clark, in his "Trip Across the Continent," tells many instances of the effect the white man's possessions had upon the Indian; his eager desire to have the string of beads the trader brought would often cause him to give a fine horse in exchange for them. To him the value was in possessing not what he needed but what he desired, and the power the simple string of beads had in exchange, quite out of proportion to its real worth, was measured and determined by the strength of the Indian's desire.

Value for women is determined more or less by the "degree of desirability," and much of her spending is for what finds a figurative description in "blue beads." All sorts of desires control her purse. She values the things she longs for, and will sacrifice time and strength to gratify a fancy ten times more quickly than to supply a need considered pressing by somebody else.

Value in this way becomes "the measure of effective utility," according to Mr. Devine, "the utility of any commodity being its power to satisfy desire,"[1] and the value of a thing increases with the rise of its power to satisfy desire.

Such a conception of value at once introduces ethical considerations, and we begin to build upon what ought to be the aims and desires of women upon which their ideas of value are based. Considering the things for which she spends, the place of an aim in life in her money calculation is easily seen. Her aim may be to buy pure food for a family. What is the average woman's attitude toward that department? To get it done as quickly as possible and with as little thought as possible. A very large proportion of her income goes to the butcher. But if her desire or aim is to buy pure food for her family, what influence would such a desire have in the market place? Her desire for pure food arose perhaps from a study of the effects of impure food, or from actual contact with sickness

[1] "Economics." Edward T. Devine.

and death. She therefore studies the subject of food, its relation to the health of individuals, to the happiness of the whole, and as a result the standard of food value is based upon the power of any given article to satisfy her pure food desire. She knows when her money expended has brought the best value by the results in health and strength, for these are perfectly tangible. When she chooses the food, her choice is based upon her knowledge of the value of different food stuffs. It will be the same with her house, dress, books, travel, anything and everything for which she spends. If she has such aims and ideals she will "choose the best instead of the good," and the results will show better taste, more desirable adjustment of life to income.

Patten, in his "Theory of Prosperity," says: "Misery is *non*-adjustment, due to a lack of harmony between effort and result. That many people regard life as a burden cannot be doubted, but the state of mind is due to a misuse of goods, not to a lack of them." Here again the practical "ought" is suggested, and wise choice, based upon a

worthy aim in life, will result from a knowledge of values. Many people believe that one's aim in life should depend upon the income one has to spend. That is only partly true. Very often our incomes depend upon our aims in life, and we show a surprising lack of shrewdness in this matter when we make our aims general, when we put the goal far ahead, only to be reached by an increase of income.

Some women feel that power of choice comes only with a large income, which is not true, however much more attractive the field of choice may seem viewed from the standpoint of plenty to spend. However small our means, choice is ours. We fail to let our aims in life influence us sufficiently in our daily spending, and this results in a "non-adjustment" of expenses to income, or a lack of harmony between effort and result.

"To aim high" has been a valuable motive, but in the spending world it is a dangerous one. We have made value a relative term, dependent upon the aims and desires of life, which in turn develop our

tastes and determine our choices. It is reasonable to expect that these aims and desires must not be beyond our means of supplying them. Women, if they aim at all, aim too high; spend for food, dress, houses, which do not fit their incomes. When a woman can buy a chair for her parlor which does not harmonize with anything in the room because it is so much finer, she feels that she has pushed her household a little higher, that they are really getting on in the world. On the contrary, she has made everything else in the room look shabby, and to do this she has probably cut herself off from several simpler pieces of furniture which could have been in harmony with the whole. Such a woman's aim in life is evidently to possess those things which are in proportion to an income three times as large as her own. In the matter of dress it is far worse. We see the wearer of an elegant gown, which belongs in a carriage, climbing weary flights of stairs to dingy little apartments. To have such gowns, many women sacrifice the better things of life.

In the spending of an income, wise choice will depend upon the development of good taste which our spending will express. To acquire this taste, we must possess a standard of value, practical and ethical, resulting from the satisfaction of desires and the fulfillment of aims which bring results worth while to the individual and of help to the community. Truly for the woman spender the standard of value may well be, "those things which avail toward life."[1] From such a standard, choice, wise choice, will follow. Such a perspective will cause to sink into insignificance and out of sight many of the fads, whims, and fancies which "avail not," at the same time leaving clear and undimmed the broader horizon, which is strength and power "to choose the best instead of the good."

[1] "Unto this Last." John Ruskin.

# SATISFACTION

The direct satisfaction of human wants by the enjoyment of the utilities in goods is called consumption.

*Ely and Wicker, p. 84.*

Want satisfaction forms the motive to all economic activity, however reprehensible the want.

*Ely and Wicker, p. 85.*

We should cultivate enjoyment or consumption that is inclusive or inexclusive rather than exclusive in its nature, in order that a great real satisfaction may flow from a comparatively small expenditure. *Ely and Wicker, p. 109.*

## CHAPTER V

### SATISFACTION

THIS subject cannot be avoided. We must show, or at least indicate, the results of all that we have discussed. Women have learned through sad experience to be cautious of new schemes and methods for their betterment. We face determined resistance without even a trial or hearing unless we can give a promise. If women gain a clear knowledge of practical things; if they understand vital needs; if they learn a new independence in buying; if they establish firmly their economic function, that is, power to demand what they want produced, founded on a thorough knowledge of the best values; if women who spend accomplish all this, *are the practical results going to be worth the effort?*

Such a question is perfectly justifiable. Women have been deluded too often by short cuts to happiness. "Aids to light housekeeping" have often resulted in heavy

bills to be paid, and the frequent invitations by schemers to free women from some of the tiresome responsibilities of life have usually meant the loss not only of responsibilities, but of large amounts of money. No, indeed, women want assured results before they undertake any new method, however attractive.

We must promise satisfaction. To satisfy our wants is the only economic reason for spending; whether they be necessary or unnecessary, foolish or sensible, has nothing to do with economic satisfaction. You make a choice, demand certain goods, and when your demand is supplied you are satisfied, says the economist. But in our promise of satisfaction we must go beyond the purely economic conception, and this can be done without taking our promise into the realm of theory alone.

Satisfaction will depend upon the aims in life which are gained through the spending of money. We aim first to gratify our desires, and the quickest way to that end is to spend with a purpose. To possess this first element of satisfaction, one must

not drift in and out of stores, influenced by every bargain sale and reduced goods counter, but one must spend with a definite purpose. Gratification of desires has the widest of fields, because aims in life are innumerable. A shop girl, earning seven dollars a week, has a desire to appear as if she had no connection with the conditions and life which would be consistent with her earnings. I know one whose determination to own a silk petticoat led her to buy a ten-dollar skirt on the installment plan. It took purposeful spending to gratify her desire, whatever one may think of the aim.

Every year hundreds of school teachers travel abroad, not luxuriously to be sure, but comfortably. Ten years ago it was the rare exception to whom the opportunity seemed possible. The change is not due to possession of more money so much as to purposeful spending of what is possessed. The time when all the good and desirable things in life seemed to be possible only to those of large income is gone forever. The poor own houses and lands, possess the comforts of life, because the possibilities of

the spending world have been opened to the spender through greater and cheaper production, through invention and discovery along all lines of living. "How we bought a house on eight hundred dollars a year" no longer surprises the reading public. People have come to believe that much is possible where money is spent with a purpose. We may not always agree with the aim or the methods used to attain the end. We may feel that the struggle for five or ten years to own a house is a very bad investment of our money. To some of us the possession of a house may not be worth all the sacrifice made to get it. But we all recognize one thing, that the first step toward satisfaction is the gratification of our desires, and to accomplish this we must spend with a purpose.

But satisfaction considered from the spending point of view is not all gratification of desires. There is a far more important side to satisfaction which we expect — "contentment in our possessions" — but it is much harder to attain. Why we are not content when desires are gratified is a question for

ethical and spiritual consideration. There are as many satisfactions as there are desires. For man, none of the satisfactions are permanent because the ends or aims are constantly changing. The world of sport has as a foundation stone the satisfaction to be gained by just playing the game. Every healthy normal boy loves his game of ball or his football scrimmage because of the satisfaction it is to him to meet the demands these games make upon his mind and body. Of course he plays to win, but there is great satisfaction in just the play. There is always possible satisfaction in the mere doing of things, in processes themselves, without regard to results, in means, with no thought of ends.

Opposed often to this satisfaction found in action is the satisfaction taken in results, the contemplative enjoyment of work well done, the feeling of pleasure in the end gained, though the doing be but an irksome task. The artist who works with quick, impatient stroke of brush on canvas finds his real satisfaction when he throws his tools from him and gazes upon the

finished picture. There are women to whom the labor itself is irksome, but the clean, restful home resulting gives satisfaction. There are scientists to whom processes are nothing, results everything.

Again, we find our effort to gain satisfaction of a purely personal, individual nature playing a large part in life, and the outcome of this brings both good and evil. The man whose satisfaction can only lie in the gaining of his own ends, regardless of the aims of others, seeks a dangerous gratification. The man whose satisfaction, although the personal pleasure is not wanting, as it is the result of his effort, standards, and ideals, yet includes a consideration of the good of others finds that he has taken a progressive step. Today, these two kinds of satisfaction, the individual and what might be called the group, are constantly pitted against each other in the struggle of life. In questions of municipal reforms, in the development of civic advantages, in the schools, in the churches, in the homes, these two kinds of satisfaction are enemies instead of friends. The rights of the indi-

vidual against the good of all! How to reconcile the interests of both is the question the twentieth century has to solve. How to gain satisfaction from the building of a rapid transit subway which depreciates the value of your property, but which gives better service to the people who must leave the city at night and return in the morning; how to gain satisfaction from seeing life made easier for a larger number, without regard to the effect upon one's own likes or dislikes, are practical questions which show the necessity for a new and broader conception of individual satisfaction, for making it a part of the satisfaction of the larger group. Given such a conception, the result would not bring individual sacrifice, but individual gain.

To the working of this change, the great stumbling-block is habit. We cling to what we are used to, not only in material possessions but in ideals and standards, in ways of thinking and methods of judgment. "What has been" is a stronger influence for most of us than "what might be." The beaten path, we think, promises a surer

satisfaction than a scramble through the underbrush, in whose shadows may lurk the stinging serpent where we thought to pluck the sweet wood violet. Yet the satisfaction that comes with the possession of the old and tried is not what seems to all people a worthy aim. To many the new has greater charms, and the scramble through the underbrush is alluring. To be first along a new path for the sake of those who may come after brings a sense of satisfaction which is one of the greatest influences in the progress of civilization.

Thus we could go on, enumerating the different kinds of satisfaction which determine life, showing how they are related to one another, noting the interaction of some, the separation between others. But our question is of spending, and of the satisfaction women find in it. All the types we have remarked may be shown as exercising a motive influence over women in their spending. There is the woman who loves to spend as the boy plays his game, her pleasure lying in the act itself; there is the woman who finds but dull and hard any

expenditure which does not result in direct personal gratification to herself or some of her family, great as may be the worth or need of the particular group satisfaction, to insure or procure which her money is given. And how many are the women whose spending is regulated by habit, by what others have done before them, or what others are now doing around them, who do not take the time, and who cannot or will not take the thought, that might lead to the perception of possibilities of satisfaction in spending for the hitherto new and untried, if only they had the courage of conviction and would dare take the initiative. For, after all, satisfaction, economically at least, means contentment in one's possessions, in those material things for which one spends; and if a woman finds herself discontented and full of unrest, her spending must have much to do with it. As we have discussed knowledge we have found that it led to true independence in a woman's spending. How far will the exercise of this independence bring contentment?

Contentment has to many ears a sound that implies permanency. It is a state that once reached abides forever. It presents always a fair picture, like a beautiful garden which one may enter, closing the gate behind one, and resting within the shade and fragrance the remainder of one's days. But life and experience show that contentment, like satisfaction, is but transitory. This means not that it is impossible to be always contented, but that the sources of content will be constantly changing, just as satisfaction changes at the fulfillment of each fresh desire or need.

Perhaps the best way to find the means to the end of contentment is to discover the causes of discontent. The influence which seems strongest, regarding discontent solely from the economic point of view, comes from without, and is what the economist calls "the prevailing sentiments of the community." Not alone in matters economic do we feel the pressure of these sentiments, and it is not possible to disregard them. They must be studied, weighed, accepted, or rejected as they further or

hinder the development of individual and of community.

There are two ways of following these sentiments, blindly and intelligently, and these two ways result in two kinds of discontent. An intelligent understanding and acceptance of a sentiment or standard, which means a wise adaptation of it to one's own need and environment, brings a discontent which is necessary in all advancement toward content. To follow a standard blindly, simply because it prevails for a time in a community, without a thought as to the value or good that may result, brings a restless discontent that seeks only change, no matter of what sort, a state from which contentment never grows.

When the spending woman lacks contentment in her possessions, "the prevailing sentiments of the community" are probably the cause. If she accepts a new standard intelligently, independently, her present discontent is only a matter of time and energy. She will have to study the new standard in its relation to her needs and those of others; she will have to give her best energy to a

careful application of it to her life and interests, and her ultimate acceptance of it must depend upon the success or failure of her experiments. If she follows "prevailing sentiments" blindly, her discontentment will be the matter of a lifetime.

Fifteen years ago, people living in cities were envied by those who must perforce remain in the country, and the latter were more or less pitied by the city people. How changed is the attitude today! The majority of men and women forced to live in the city the greater part of the year have as an aim in life a "place in the country," large or small. To own a house in the city and board in the country for a few weeks in the summer is no longer the aim of the average spending woman. Rather is it to take an apartment in town for a few months in the winter and have a country home for the rest of the year.

A distinct change of sentiment has taken place, in this instance, of the way in which the income is spent for a home. The change came as the result of advance along many lines. Invention did much to make it

possible. The effect of rapid transit spreading a network of suburban steam and electric lines over whole sections of country was to make hundreds of new places available for homes because they could be easily reached. The perfecting of the cold storage system made the question of food an easy one to solve. The telephone banished the sense of isolation, and made "burying oneself in the country" an impossibility. Thus an intelligent following of a new sentiment, at once recognized as a change for the better in the living of life, has brought such contentment into the lives of men that no one fears a return to the old way of living. In following a "prevailing sentiment" women need knowledge, independence, and power to choose the best; for if they do this, contentment in their possessions cannot fail to result.

Fashion is the word applied to many of the prevailing sentiments which are supposed to be without reason, and which undergo frequent change merely for the sake of change. If a thing is foolish, bad, useless, a passing fad, fashion is responsible.

But fashion has held much that is good, and is not infrequently a means of advancement. Herbert Spencer defined it as "a form of social regulation analogous to constitutional government as a form of political regulation"; and in our country, where constitutional government is thoroughly believed in, fashion as a social regulation has almost equal force. There have been many sensible fashions in dress for women. The short skirt, instead of a train which fashion decreed should be allowed to drag in the dust and dirt of the streets; and heavy walking boots, instead of paper-soled French kid shoes, have been fashions worth following, because they brought better health, freer outdoor life, and, we believe, more contentment. There have been fashions in houses which have brought greater contentment to all who could follow them. The old notion of having two or three rooms in every house which were merely for show, and which the family never used except on special occasions, is gone, we trust, forever. In the modern house, every inch of space is for the use of the family. In place of

two small rooms, a parlor for company, a sitting room for common, one finds a big, airy living room which serves both purposes. Thus we see that as ideas and standards of living progress they find expression in our environment; and as they meet the needs of life, which are constantly unfolding, they bring greater contentment.

As knowledge serves independence, so independence serves contentment. There is a story told of three women who decided to try this "independence idea." They determined to buy one handsome winter suit once in three years, instead of a new one each year, which a slight change in style had always, to their minds, necessitated. They confess now that it was dreadful for the first three years; but their friends have become used to this "eccentricity," and once in three years these women have the satisfaction of purchasing the best, and they are much admired by the weaker sisters who dare not depart from the ways of fashion. Independence will involve choice, and much of our contentment will depend on how we choose. There are so many

fashions, so many styles, so many sentiments which are changing from month to month, most of them harmless, but all more or less expensive.

Content is not a state of stagnation, neither is it a constant whirlpool. Biologically, change is absolutely necessary to life development. The new is stimulating, refreshing to the mind; and as long as change of methods, of aims, of environment is adding to the strength of the life it is good. The higher the organism, however, the more sensitive it is to change, and the point is quickly reached when change may become destructive in its power. It might be that it came too rapidly, not giving the life time to take a new and firmer hold upon the sources of its strength; or the time might not have been ripe, and the change have sapped the life blood.

Economically, too, change is necessary to our development, given wisdom in choice. We sometimes fail to grasp the significance in the industrial world of these countless changes in the fashion of things produced. The tremendous waste involved

when fashion demands feathers and not flowers for our hats is seldom considered. Hundreds of dollars lost in materials, in machinery, hundreds of workers without employment, or forced down to a wage in a trade they do not know, under conditions that often cost the life of body and soul, constitute some of the results for which the unreasoning changes in fashion, to which we subscribe without so much as a thought, are responsible.

If the first step toward satisfaction is to be accomplished by purposeful spending, the second step, "contentment in our possessions," will be dependent upon a wise choice in following the "prevailing sentiments" in the spending of our money. The third element in gaining satisfaction is enjoyment of possessions, and this, in turn, will depend upon the first steps. Independence which is based upon knowledge of our own needs and wants and a development of individual standards will be the greatest factor in our enjoyment. Unrest comes to all, to him who has much, to him who has little, because all are sus-

ceptible to the influences that cause discontent. The important influences in the spending world are from without. "Not what we lack, but what others have," causes us unrest, and it is for this reason that we miss enjoyment.

In the old part of my city there is a big old-fashioned house, the home of a happy family, where I love to go. One day I told her who has made that home for thirty years that it rested me to come there because there seemed to be so little unrest and so much satisfaction, and I asked her to tell me why it was so. This was her answer: "When we began the home we decided upon one purpose in spending our money, and it was that the physical health, the intellectual and spiritual development of the children should be the first consideration. In carrying out this purpose, we determined to know the value of all influences that presented themselves before we changed our methods. Books, music, travel, country life part of the year have come before Turkish rugs and fine clothes. We have had such good times carrying out the

purpose that even now, when we could manage both, we are content with the old home, the old-fashioned furniture, and the out-of-style street." Purpose, wise choice, independence, had brought satisfaction of many kinds.

Whatever the result, city house, tiny apartment, crowded tenement, suburban home, or distant country farm, for which we spend, satisfaction will result as we spend to express our own purpose, our own choice, our own standards. Our failure is due to lack of purpose, of choice, because we know not the value of things we buy; to lack of individual standards, because we follow blindly our neighbors. We are often told that satisfaction, like happiness, is one of the things that money cannot buy, and we believe it. But we may assert this, that satisfaction in the things we buy depends absolutely upon how we spend, upon the ideals we have in mind when we spend.

# RESPONSIBILITY

So much is made and waiting for us that we are seldom called on to order goods. We put money in our pocket and look at the shop windows before we become conscious of what we want. Forgetting that the industrial world is our servant, and, like any good servant, is only forestalling our wishes, we get into the habit of thinking that we have no responsibility for what we buy. Thus the responsibility, which the consumer could not have escaped if he had kept the direct guidance of industry in his hands, is avoided by leaving it in the hands of the producer. . . .

Now, in this matter of the buying of goods, there are two distinct responsibilities which must not be confused; one is responsibility for the conditions under which goods are made, the other is responsibility for their being made at all. . . .

The serious fact is, that the shape in which a community allows or directs its wealth to be embodied makes the greatest possible difference to the well-being of that community. As a good is, so must it be used. While it is wheat, the grain may be seed or it may be food. But, once it takes the shape of the loaf, it has lost forever the potency of the seed, and, moreover, if not used quickly, does not even remain food.

"*Studies in Economics.*" *William Smart.*

## CHAPTER VI

### RESPONSIBILITY

THIS is the question above all others where one hesitates to suggest or to criticise, to praise or to blame. To the woman of large income, as well as to the woman of small allowance, one shrinks from pressing home the subject of responsibility. The idea is comparatively new in practice, and suggests to many women a disagreeable aspect. It seems to limit and bind them in a matter that appears to some as a personal and private affair. The idea of a broad responsibility has not yet become common. Theoretically, women know that they are responsible to the source of the income for the spending of it. But to the woman whose income is an inheritance or whose allowance is her own salary there is always a delightful sense of freedom in her spending. "The money is mine. I am not responsible to anything or to anybody in the spending of it." Unfortunately, this

sense of freedom does not stop with the independent woman. The woman who spends money given to her by others often feels little responsibility beyond the keeping of accounts. To be able to say where every cent has been expended, without thought about the wisdom or necessity, the value or the satisfaction in the spending, is many times all that seems important to the spender.

Women also have strange ideas about money as money. You hear talk about house money, pin money, birthday money, allowances, etc. Some women are responsible for the house money, and spend that with great wisdom. But pin money suggests thoughtless spending. An allowance is defined by one young girl as "the money I never have to think about or count on when spending it. It's mine." However, in a well-ordered life, the question of responsibility must cover everything. If women are to claim true economic independence and to develop a power of choosing, they cannot ignore the opportunities thus created for economic responsibilities. If any good

is to come from the realization by women of their economic function, their power to affect economic conditions of production in many vital ways, these responsibilities must be studied and met. It will not be an easy thing to accomplish when one realizes that the two main causes of irresponsibility are selfishness and ignorance.

Usually it is the ignorance of the spending woman that causes her selfishness. Women do not connect the things that they buy with any one but themselves. If they wish to buy cheap goods, they fail to see how it affects any one but themselves. They do not see that the acceptance of cheap goods makes the possibility of having fine goods offered them less and less. As long as the store where she shops is clean and attractive, it does not occur to the woman that the articles offered for sale may have come from conditions of unspeakable filth and poverty.

Take the much-talked-of bargain counter as an illustration. It is almost impossible to make a woman see that she could have any influence or responsibility there. Even

the intelligent woman, who knows that the firm does not give away two dollars' worth of goods when an article marked three dollars is sold for one dollar, feels that it is a personal matter. If she wishes to crowd in and buy the so-called bargain, she cannot see what business it is of any outsider. She does not realize that there are thousands of women who believe absolutely in the weekly or yearly "sacrifice" or generosity of the stores which advertise bargains, and that to these women the supposed reduction in price is the greatest influence in their spending. To these women great satisfaction comes with the feeling that they have saved money. The article offered by the bargain counter may have been something which they never would have dreamed of buying if it had not been marked reduced, but the fact that it was selling for less than the usual price created the desire to buy it. To prove this, all that is necessary is a comparison of the way in which the "reduced sale" and bargain counter are used in different communities. In St. Louis one is impressed by the absence of such

signs in the stores, and one who knows the people there states that the reason for the lack of such inducements for the spenders lies in the fact that the great mass of buyers are people of French or German descent, whose hereditary shrewdness and thrift lessen the power of the bargain counter to such an extent that it is often not a paying venture.

Great profits are made at the weekly bargain counters. The "sacrifice" is there, but it is experienced by the buyer who, in her effort to get something for next to nothing, carries away a cheap imitation or a poorly made article, whose glory fades quickly when subjected to hard use or wear.

There are such things as legitimate bargains. If you buy shopworn goods, you take the risk with your eyes open. If in the soiled tablecloth the crease fails to disappear after washing, that is your fault. You bought it at a reduced price with the defect shown you. Out of style goods are often sold at a reduction, and if you buy them you do so, not feeling that you are getting this season's goods cheap, but that

you are getting last season's goods at a price which may reduce a little the profits of the owner. Such goods are valued as transient goods, the demand for which will be heavy but limited. This consideration enters into the price the owner pays for them, and also affects the selling price. Permanent goods, the demand for which is steady and constant from year to year, are not sold at a reduction unless there chances to be a flaw in the goods. White goods offer great bargains. The goods *are* cheap and are sold cheap, and considering the wear they give you get more than you paid for. The sacrifice is not with you or the store. The latter bought them cheap and sold them cheap to you. But there is a sacrifice, real, vital, and economic, which is felt back in the factory or sweatshop, where the life and toil of men, women, and little children are bought cheap.

Women are responsible first for the quality of the goods offered to spenders, if they are to create better standards in the economic world. "Goods" here includes all for which women spend, house furnish-

ings, silver, food, and dress. Satisfactorily to affect the quality, every woman must realize the power of her individual demands in her spending. She has an economic right to demand good quality, instead of allowing the producer, not only to supply the demand, but to have the greatest power in creating the demand, and to offer her worthless, cheap goods whenever it is possible. There is a striking example of this in ready-made clothing. Not long ago a woman said to me, "Why, I never expect ready-made waists to stay together until I have restitched all the seams and sewed on all the hooks and eyes." That is just the trouble: women do not expect or demand anything else. What ought to be done persistently is to return such poorly made garments until the demand for better made ones is firmly established.

But some one says, "If you pay enough for such things they will be satisfactory." That is not quite true, for often such things happen with the most expensive garments. If you pay but seven dollars for a waist, you have a right to demand stitching that

will hold together and hooks put on to stay. You cannot expect fine quality of goods, but you can demand of the man who stands between you and the maker work that is worth the price he asks. In this way one may hope to lighten the burden of those who toil for a starvation wage.

Toy shops offer another flagrant illustration of poorly made goods. The buyer never expects toys to hold together longer than just to get them delivered, and this cheapness escapes notice because the child is always blamed when his toys fall to pieces. Of course dolls' furniture is not made to hold the weight of a plump five-year-old maiden; but when it will not support even the tiniest doll, it is not worth the money paid for it.

This general acceptance of cheap goods is far-reaching in its results. It is forming a national habit of dealing with worthless imitations of the real which affects not only the person buying, but also the worker. President Eliot of Harvard strikes a high note in his plea for joy in labor. The

world needs such a conception of labor. Wages must cease to be the only satisfaction the toiler gains from his work. To accomplish this, those who labor must be given a chance to do their work well. There is no joy in creating the cheap imitation of the imperfect real. A good workman takes pride in making a thing well, in putting in good materials, and in turning out an article worth the time and effort he has spent in perfecting it. But when all is valued cheap, his materials, his tools, his time, his effort, his life, there can be no joy, no dignity, in his labor. The buyers are responsible for this cheapness of goods offered to them, because it is the result of their acceptance of such goods, if not of a conscious demand for them. When they demand the real and the genuine they will receive it.

The struggle for existence, biologically, is not against odds which are hopeless to start with, but against natural enemies, which only strengthens the life and makes development possible for those who survive. The cheap valuation of human life,

the forcing of men and women into conditions which make the living of life always a losing fight, leaves the survivors weak and diseased, physically and morally; under such conditions, the fight to save one's life is only to lose it.

There is a great deal of agitation today about the evils of adulterated food products; and as some one has said, "The dealers in these products not only cheat every customer to whom they sell something sham instead of the genuine thing they are bound to furnish and for which they are paid, but they are lowering the general standard of health and efficiency throughout the country." This statement may be applied with equal force to the dealers in shams of all kinds which are offered to the spending public. But the responsibility rests with the spenders. When women cease to consider economy as "getting things cheap," and begin to realize that cheapness begets cheapness; when they know from a study of life and its demands, both physical and moral, that the poor food, the cheap imitations of all sorts, only make their own

struggle for life, as well as the struggle of others, harder, the quality of the goods offered to them will be changed for the better. So many women, even when this fact is pointed out to them, take a resigned, helpless attitude toward the question, "What can we do?" The reason for this is that they have so far failed to recognize the existence of a mighty economic weapon which is theirs to use with effect, for the mere realization of it — their power to demand a better quality. To raise the quality of goods produced to a higher and better standard is to educate the woman spender who does not know the sham from the real. Women must meet this responsibility.

But there is a still greater responsibility women must accept, which will follow naturally the demand for better quality — the responsibility for the conditions of production. Science has done much to inform the people of the dreadful consequences of unsanitary conditions of production, but science has not been able to do away with such conditions. Much has been accom-

plished, but as long as there are homes turned into sweatshops; as long as every city, large or small, has a dark spot upon its fairness where misery and want mark the faces of those who live within its shadow; as long as life and labor are cheap, the burden of responsibility for these awful conditions rests upon those who demand the work of another's hands. It will be one mighty step forward in the economic world when women succeed in drawing out a better quality of goods, a purer production. But when women make possible for their brothers and sisters conditions of life that make their labor a joy, their life worth the living, the word justice will begin to have a new meaning in the world of life.

As the world has lately been shown, it is not easy to change such conditions. The task seems a giant one, and to many people the whole subject is so far removed from their own lives and interests that they feel helpless, powerless to give any aid whatsoever. First there must be a sympathy among all those who would help; the producer, the middleman, the maker,

and the buyer must be united by a common sympathy before they can help each other. No scheme of reform, no lasting betterment of conditions, can be accomplished without this bond. Without it, a change of conditions comes slowly. The National Consumers' League is fighting its way to the front. Its effort to fix responsibility upon producers has been and is a great task, but it has been easier than to force a sense of responsibility upon consumers. Charity organizations for years have made their appeals for the relief of conditions in the homes of the toilers, in the tenements of city and town; and from the emotional, religious, and truly brotherly they have received hearty support. But the miserable conditions steadily increased, and men began to investigate, not only home conditions, but toil conditions. It was none of their business, but persistence revealed unspeakable horrors, and the public became anxious.

It was not until the spender was told by unquestioned authority that from the crowded, disease-breeding rooms of sweatshop and factory, where the other half

toiled, a pathway led by way of the shop counter straight to their own sheltered, much-loved homes, and that along it sickness and death passed quickly, that the spender acted. The National Consumers' League has as one of its principal demands decent sanitary conditions for working men and women, and it has accomplished much by direct inspection of and legislation against all places failing to meet such requirements. But even the motive to preserve and protect one's own has brought slow results. A few cannot fight the battle alone. The women who do "ninety per cent of the buying" must realize their power in creating a demand for better conditions.

When women read Mrs. Van Vorst's book, "The Woman Who Toils," they are strongly impressed, and their first desire is to do something to help; but unless a practical means of accomplishing some real, lasting good within the reach of all women can be suggested, indifference will follow as time causes the strong, vivid pictures that book gives to fade from their minds. This work cannot be done by any organization,

but it must be accomplished by the gradual education of women in the spending of money. The idea that all help must be organized is not true, and tends to undervalue individual effort. Not long ago a young college graduate said to me, "I am very much interested in all the problems of settlement work, but father won't hear of my going into a settlement to work, so I am deprived of the chance of helping." This is not modesty, but ignorance. A woman does not have to go to a settlement or trade school to help. It is comparatively easy to secure workers for such places.

Women, as a rule, are quick to respond to an appeal, and are most generous in their gifts to charity. But it is not so easy to make women form the habit of responsible spending. What does responsible spending mean? It means spending for house, for dress, for children, for servants, with a clear knowledge of the highest physical, moral, and spiritual needs. It means spending unselfishly, helpfully, with a thought for those who sell life's wares, and a sympathy for those who toil. It means spending to con-

struct higher standards of living, worthy of imitation, "choosing the best instead of the good."

Such spending is giving, royal giving, of oneself to others. The need of such spending is great. It is a most practical way of helping the thousands of women who endure conditions pictured by Mrs. Van Vorst, for the sake of earning extra money to spend upon clothes, and at the same time it lessens the work for the settlements. The sacrifice these women make for clothes is of the greatest importance. Mrs. Van Vorst suggests industrial classes and hand work at home for these girls who sacrifice life for money to spend for the "mere semblance of luxury." This would better physically, at least, these willing toilers, and at the same time raise the wage of those who work for the necessities of life.

But the woman who toils cries out to the woman who spends at costumers, over bargain counters, in the crowded market place, and she must be answered. It is the old question of demand and supply. Women must come into intelligent association with

those who supply their demands. This may seem impracticable, but there are women who are today reaping the reward of such methods; women who have given time and strength and thought to the interests of those who serve them, and in return receive the more perfect service. I met, not long ago, a woman of large, forceful mind and bigness of heart, who "shops" from such a basis; and in reply to my question as to the value of the method, she said: "It pays, if only in a purely selfish way. The people with whom I trade know me and I know them, and the common interest gives me the best results in my spending. It saves time, effort, and money, and I receive the best in return. I make it my business to know the conditions under which articles I buy are made, and in consequence I am offered goods I can buy with a clear conscience."

This idea of responsibility is not a dream of a possible Utopia, but a suggestion of a practical business method which would give better results in spending for the whole range of life. It will give the woman with

the vision of helpfulness a means of realizing her vision. It will make it easier for her to supply the vital needs of those for whom she spends. It will make her independence a blessing to those less free. The power of wise choice will make her influence among women more noble, more uplifting. Satisfaction of body, mind, and spirit will follow the living of the larger life, the life in which the brotherhood of man is no longer a creed, but a living spirit; the life in which the common task is done joyfully; the life in which the practical side has become a means of perfecting the highest moral and spiritual development.

But the assumption of such a responsibility will come slowly, as women are gradually educated in their spending powers. Ignorance of possibilities and results keeps many from the path. But ignorance is not the greatest barrier. Knowledge of things and conditions is comparatively easy to acquire today, when the results of investigation, the problems to be solved, the possible solutions, are within the reach of the majority of people. Selfishness will make

the progress in responsible spending slow. It will not be because a woman does not think, does not know, but because she does not care.

# HOW?

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| 1 | 2 doz. Eggs | | 70 |
| " | 1/2 doz. Lemons | | 15 |
| " | 1 lb butter | | 40 |
| " | Stamps | 1 | 00 |
| " | Carfare | | 20 |
| 3 | Express Charges | | 50 |
| " | Gloves Cleaned | | 40 |
| " | 1 gal. Wood alcohol | | 85 |
| " | 2 lb Coal | | 25 |
| 4 | 10 lbs sugar | | 60 |
| " | Club dues | 1 | 00 |
| " | Magazine | | 35 |
| " | Shoes | 3 | 50 |
| 6 | Carfare | | 10 |
| " | Dining | | 20 |
| " | Luck and pens | | 63 |
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## CHAPTER VII

### HOW?

ACCOUNTS! I know this is a most dangerous way to begin. The reader may toss the book aside at once. To be faced by that word in which one's faith has been shaken so often! But be patient with me. Surely it is reasonable to suppose that the way to make a fair test of our theories is to collect positive data in regard to them. How can we know how we are spending, with what degree of satisfaction or responsibility, if we do not know for what we spend?

After coming to a most keen realization of what an obstacle I was in the way of proving my own theories, I found two distinct attitudes toward keeping accounts, and as I have held rigidly both attitudes, I feel free to criticise. The first one was this — that keeping accounts in the "proper" way meant too much time; to keep a daily account in a large book with a column

dedicated to each conceivable expenditure became a study. I was lost in a system; different colored inks for each vegetable, the discouraging emptiness of columns arranged for "Art," "Amusements," "Books," all the things I longed to spend for and had so little to devote to them. The food column seemed so greedy. Then, too, I couldn't remember for minutes at a time anything but car fare that I had spent. I could not carry a large account book under my arm constantly, and I was so impressed with the fact that keeping daily accounts was a serious and most weighty affair that nothing but an elaborate system could possibly serve me. It looked so workable and seemed planned to save me time and money and thought. But it did not. It took more time than I had to give, and I found myself saying what many had said to me, "That is all very well if one has nothing else to do, but I have not the time to give."

There are women whose brains seem to divide into systematic columns without the slightest effort, and who find it easy to keep such a daily specialized account book. To

them I need not appeal, but to those who "have no head for figures" I dare to make this suggestion — keep a daily cash account in a small book which you can carry with you. At the end of the month you can take down the large book and enter the different items under the heads assigned to them, picking them out from your daily accounts. But keep the daily account as you spend. It may make you conspicuous at first. You may be thought a reporter or an investigator. One afternoon I had bought a veil in a big shop and was leaving that department to go to another when the floorwalker said to me, "I beg your pardon, but would you mind telling me what was wrong at that counter before you report at the office?" When I assured him that I had merely entered the amount of my purchase, his expression said more plainly than words: "Well, you are queer. You ought to be watched."

The daily account is most convincing. So many women have said, "Why, I had no idea how much I was spending for trifles until I kept an account." Or, "I had no

idea that another course at dinner made such a difference in the month's expenditures." If we know what we have done with our money we are then able to measure our spending by our theories. If we really care about knowing how to be most useful and forceful in the spending of whatever sum of money may be ours to spend, we will stop guessing about it and know definitely our successes and our failures.

But some say, "My check book is all I need in this matter of accounts." The check book does account, in the most final manner, for all bills paid in that way, but we find in it no record of the checks cashed for our own use. It does not account for our cash expenditures, and to many those are just as important to know as the large bills paid by check. The check book is but part of a whole, and for this reason is incomplete and unsatisfactory.

The daily account adds to one's sense of responsibility, not only for the money we spend, but for the things for which we spend. When the figures spell waste, extravagance, foolishness, if we think at all,

we try to avoid repetition. A teacher once said to me: "I went abroad for my vacation the summer after my first winter of keeping track of my money. I began to keep accounts just to prove to my friends that I was not as extravagant as they claimed. The result was most gratifying to them, but I assure you it convinced me absolutely how valuable and instructive such an account was."

The other attitude toward the daily account book which is very difficult to meet is found in the emphatic statement of many women: "I never can balance. What is the use of keeping accounts?" The feminine scorn of accounts which do not balance is as unreasonable as it is humorous. Why, because you do not know what you have done with fifty cents, it is of no value or consequence to know where you have put fifty dollars, is most ridiculous. "But," says my excited friend, "do you mean to tell me that you advocate keeping accounts when you cannot balance them? Why do you keep accounts if you don't intend to balance them?" Then we

both laugh, because we really care a good deal about this subject. That is just the difficulty. We do not keep accounts primarily to balance them. We like to have them balance — there is a most exquisite satisfaction in such a result; but if "they" refuse to — and that is the way inanimate figures on a page always seem to delight in behaving — our accounts still retain for us all the original value we claim for them. There is no necessity for locking oneself in a room until the fifty cents is found. That is a method used in a bank, but is not necessary in the keeping of household and personal accounts. The daily accounts are a record not only of amounts of our expenditures, but of the things for which we spend. If this were not the case, we would simply number our purchases and save time, instead of entering the thing purchased. The great educational value of knowing how our money is spent cannot be overestimated. The daily account book is the best text-book for us, because it is so practical, so accessible, and so adapted to individual cases. A usual complaint

against any text-book on such subject is, "Very true, perhaps, but it does not fit my case." You cannot so dismiss your own book on the subject. You can feel sure of the facts.

This is a time of agitations. Many causes claim our attention and so many things seem so much more worth our time and effort than a daily account book. When we hear the cry of the underpaid, underfed, unskilled working girl, we long for money to place behind her efforts to get a chance to work under decent conditions for a wage that will enable her to live. When we hear the reports of the National Child Labor Committee, we feel the need of money to press home the rights of the children of this nation to the things that make for life, to the right to live, to learn, to laugh, and to play. Because we have but little, perhaps, to give, we feel that we can only look on and cheer the efforts of others. If we could but see in our daily account book the mighty weapon which lies behind its pages; if we could grasp the tremendous possibilities of responsible

spending and look upon our money, whatever the amount, as the greatest gift we could give when we spend it with a true appreciation of its power to change the conditions we deplore, some change vital to the life of the nation would surely come.

It is not a sensational method of helping and for that reason it is overlooked by many. It is so quiet that many think it ineffective, but any study of the power to demand is most convincing. Any manufacturer, any storekeeper, any dealer in the world of things to buy and sell will tell you how keenly he listens for the "demand." Indeed it is so important a part of any business that the entire matter of advertising is only another way of creating the demand, of educating (?) public opinion in the direction of particular commodities. The way of demand is slow, but it is steady and sure. We are an impatient people. We have accomplished so much in a comparatively short time that slow processes are, in a measure, scorned. We want things done quickly, and we have fallen more or less into the habit of sub-

jecting everything to a speed test. Responsible spending is a slow educational process which must surely come if we are to have any lasting betterment of conditions of labor.

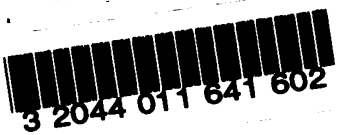
In the world of those who work directly with the problems of such conditions we find two groups of thinkers; first, those whose minds and hearts are so stirred by the facts which their work reveals to them that any suggested cure for the evils which takes time fills them with a divine impatience, and they array themselves with the radical reformers for whom the "ought" in life has far outstripped the practical "how." The second group is largely recruited from the first, and we find in it those who have learned that no reform, however splendid, is secure until it rests upon the intelligence of those it seeks to benefit. In the life of William Morris we find a most forceful illustration of this. That wonderful, creative workman, whose hidden fire was his love for his fellow-workman, was so moved by the injustice which he saw in the world of work, so filled with the passion to help,

that he flung his splendid talents and strength into the radical group, demanding revolution, if necessary, to change the conditions which were so truly deplorable. But the time came when he realized that force could not change human nature, that the very ones he sought to benefit were blocking the way by their inability to use the weapons which he sought for them. And we find Morris withdrawing from the active warfare, sitting patiently by his workman, and teaching him at his own workbench the value of his work and his toil.

Therefore let us not despise the slow, quiet method. Those of us who have what are called "average means" are the ones after all who have the greatest power to demand. The fallacious argument that we do not count in the spending world unless we have much is responsible for the lack of force we have had. Our ignorance has made us ineffective.

So, after all, the suggestion this chapter has to make is just this — keep a daily account of what you spend, whether you balance or not, and study it thoughtfully.

It will teach you much about yourself that you never knew before. It will suggest more to you in matters of spending than half a dozen books. It will be a most convincing proof of your wastefulness if you are wasteful, of your extravagance if you are extravagant, of your independence, of your good sense, if you possess these qualities. It will deepen your sense of responsibility for what you have, which leads to a closer sympathy for those who have not. And that seems to the writer of this little book the great privilege of the woman who spends much or little. It is in her power to so spend that the woman who toils may have her chance to earn a living wage under decent conditions.

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